

"THE STORY OF OUR LIVES FROM YEAR TO YEAR"

ALL THE YEAR ROUND

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PHOEBE: GIRL AND WIFE.

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MRS. TILLOTSON," &c. &c.

CHAPTER VII. AN ADVENTURE.

PHOEBE retired with a sort of uncomfortable feeling, as though she had been reproved. However, when she was alone, the image of the young gentleman waiting at the garden-gate for the girl he loved—wondering, feverish with hope and anxiety—kept rising before her. What would he think of the apparent neglect, the cruel desertion, by one whom he had travelled miles and miles to see? How harshly would he judge the innocent Adelaide—and, after his long wait, go away in a pet, perhaps never to return!

From this interesting picture, it was not far to the daring scheme which arose, ready, complete, in Phoebe's mind. Adelaide's peremptory refusal of assistance was but coquetry, and a pride which made her disdain assistance. She was now helpless, and her friends must act for her. She (Phoebe) would go in her stead—go at all risks, and without letting Adelaide know of the matter. Apart from the friendly character of the act, it would be a delightful and exciting "lark."

At eight o'clock the doors of the establishment were invariably closed, and the keys distributed among the various officers; that of the great gate being carried up solemnly and laid on Miss Cooke's table, much as the Tower gate key is placed in the hands of the officer of the watch; those of the hall and back doors being given over to the patrol for the night, constituted by Miss Emma Cooke, or by the matron, Mrs. Corbett, or one

of the resident mistresses. These solemnities were time-honoured and inflexible; and it was understood that, once locked, nothing short of what was analogous to an Act of Parliament passed for the purpose could unlock them, until seven the following morning. Exit from the house by the regular mode was simply impossible; but Phoebe recollected that at the end of one of the corridors was a low window, through which it would be easy to scramble. The corridor at this time was deserted, and in comparative darkness, the gas being "down," and burning with a little blue speck. She got her hat and cloak with a little hood, making her toilet in much agitation. All was still and silent. With the sagacity of all school-boys and school-girls, she could account for the position of those in authority over her at any given moment—when they would be absent, and when they might be expected to return.

The period after night prayers—which Miss Cooke in person recited, with a bearing and unction almost ecclesiastical, having a gift, too, of extempore interpolation—was always reckoned the season for stratagems and spoils. There was then, always a sort of lull, Miss Emma Cooke and the rest of the police being engaged with their grateful tea.

Phoebe climbed lightly through the window and tripped down the walk. Once in the open air, with the dark trees over head, for the first time the danger, and even the impropriety, of the step occurred to her. What should she say? What would he say? What would he think of her? But she recalled the imprisoned Adelaide, whose future interest might be at stake. Nay, she would take up her friend's cause—praise her to the skies. Who knew her

perfections so well as she did? What Adelaide could not speak for herself, she (Phœbe) could speak for her. There was something gallant and chivalrous in the idea, and it filled her little soul.

She glanced timorously at the house. There shone the light in the greater Miss Cooke's window, who was then going to bed with almost regal solemnities. She hurried to the gate. It was a clear night, and she saw through the rail the figure of a young and good-looking gentleman—who, after a glance, instantly disappeared.

There was something inexpressibly romantic, if not pleasing, in the situation. Here was a hero, a knight, a cavalier—such as she had read of in the story-book. There were the bars of the gate between—she was, as it were, in a cage; that introduced prose again. She recollected that she was shorter than her friend. No doubt he took her for one of the schoolmistresses.

After waiting a moment, and with much hesitation, she called out, softly, "Don't be afraid; I am only Adelaide's friend."

The gentleman came out of the darkness again, and stood before her. He was tall, brown-haired, and about three or four and twenty years old. The moon was just coming out, and he saw the face of the messenger as it peeped from the hood with a shy, sly expression.

"She can't come," began Phœbe, nervously; "indeed she can't! They have shut her up in prison——"

"In prison!" he repeated. "Adelaide in a prison!"

"I mean," said Phœbe, "a room, you know. But it is as bad as a prison to one of her spirit; and, what is worse, she was suffering so much at the thought of not being able to meet you, and of what you must think of her. And she was so distressed—I can assure you she was——"

"And you came to bring me the message. We are both obliged to you. And certainly the messenger she chose——"

"Oh! there was nothing in that," went on Phœbe, every now and again looking round. "We have always been such dear friends—all the school knows it. And I like her so much I would not have her disappointed in anything."

"And you did not care for this danger?" said he. "That was very courageous of you!"

"Oh! it's no matter about me," said Phœbe. "I was delighted to come, for I wanted to tell you that you must like her so much. She is worthy of anyone's love.

You can have no idea what a grand, clever creature she is, and how much she suffers here. They don't treat her kindly. Meeting her in this way," added Phœbe, laying her hand on the gate, "you can't know half her merits. But I do; for I know her better than anyone in the world."

"I am sure she is everything you say. I am convinced of it, Miss—Miss—I think I ought to know the name of Adelaide's friend?"

"Phœbe," she said, demurely; "Phœbe Dawson. You have heard Adelaide speak of me, of course?"

"So Adelaide is your friend," he answered, without replying to her question. "Phœbe Dawson! what a charming name!"

Phœbe glanced back at the house—the compliment alarmed her.

"Now," she said, recollecting the purpose for which she came, and putting on her wise manner, as though she were saying, "Let us come to business"—"now, I want you to promise to like Adelaide very much. You don't know how much she deserves to be liked, nor what a treasure she will be—so wise, so clever—quite like a person that is grown up and in the world."

At this praise the gentleman remained silent.

"Her all depends on you," went on Phœbe, growing quite eloquent. "Her whole heart is set upon you; so—you must marry her as quickly as possible."

He started at this rather abrupt declaration.

"How warmly you plead the cause she has entrusted you with!"

"She knows nothing of my being here," said Phœbe; "she would be very, very angry if she did."

"So it was your own idea," he said, astonished. "You are a very spirited young lady. But, as for the marriage, that is going rather fast. There are many things to be considered before taking such a serious step. We must look about us, you know."

"Look about you!" Phœbe repeated, indignantly. "If you were really attached to her, and prepared to give up all the world for her sake, you would not speak in that way."

The young gentleman laughed. "Don't think very badly of me," he said, "but——"

"Mind this," said Phœbe, much disturbed at finding she was compromising her friend; "I have no command of

language as she has, and cannot say what I want to say—oh! there goes the school-clock!" she added, suddenly becoming alarmed at the situation. "And I ought not to have come. Oh, I should not be here at all!"

"It was a most generous and loyal act on your part," said he, warmly; "and I am sure, if you had not come, I should never have returned—I should have thought it all at an end."

"I am so glad to hear that!" said Phoebe, enthusiastically. "Then you promise me to think everything good of Adelaide—which, of course, you do already, don't you?"

"As you say so, of course I do—that is, have almost convinced me."

"Almost!" said Phoebe, with a reproving air. "Now! And after all I have said! But I have not told you half what I wished."

"No," he said; "there has been no time. And I, too, have such a crowd of things to ask you. You could tell me so much about her. Perhaps you would—no, I could not venture to ask you to run such a risk again—"

"Risk! I don't care for the risk," said she gallantly, "if that be all."

"I mean, if you could finish all you have to tell me on some other occasion?"

Phoebe looked grave.

"No, no; that can't be. Next night she is to come herself; and perhaps I may come too, and keep watch."

"What a true friend you are!" he said. "I seem to know her better now, through all that you have been saying, than I ever did before."

"I am so glad!" said Phoebe. "It makes me quite happy to hear you say that. Now I must really go. Good night."

"Just one moment," he answered. "You said that Adelaide did not know of your coming to-night?"

"No," said Phoebe; "and it will be such a surprise for her when she hears it."

"Exactly," he said, slowly. "I was thinking how she would receive the news. You know she has her own ideas about these things—wishes matters to be done in her own way. She is a decided person."

"Yes, I know that," said Phoebe, thoughtfully.

"Well, now it just occurs to me that perhaps, after all, it might be better to keep this as our own little secret. Next time you shall tell me more about her; and how amazed she will be to find that

we have been old friends all the time! Is it a bargain?"

Again the clock struck, which made Phoebe start, as though Miss Cooke had suddenly called to her. Without answering his question, she said, hurriedly:

"There! I must go! Good night! good night!"

"What!" he cried, "you won't?"

His hand was waving through the bars in a manner that seemed comic, or at least grotesque, to Phoebe.

After a second's irresolution, she came back and shook it, then fluttered away like a bird.

She got through the window, having rather a narrow escape of being detected; for gendarme Corbett was actually going her rounds, in list-slippers, dark lantern in hand.

As it was, a flash detected Phoebe at the open window, but luckily on the inside.

To the interrogatory, "What are you doing here, miss?" the reply was a gay laugh, and a declaration that she wanted to run away from the school, and that her clothes would be found tied up in a bundle on the grass under the window.

"This shall be reported to Miss Cooke in the morning," said the matron, more indignant at being gibed than at the culprit's offence.

"Catch me first," was the answer, and Phoebe bounded away to her room, leaving the matron much disturbed, and with a certainty that there was some prepared trick or Fieschi explosive laid, which gave her half-an-hour's trouble to search for.

There was not much sleep for Phoebe that night, for it was long before she could shut out that exciting and romantic scene. Here was a new and undiscovered element in the life of the finishing-school. The garden, a gallant young prince, the gate, and she herself playing the part of the good fairy!

The only thing that was uncertain was, how would she deal with her dear friend Adelaide? She had an instinct that the advice given by the young prince was not exactly to be followed, and something told her that a secret or mystery in such matters was scarcely proper. But had he not shown such deference, such complete loyalty, such sense, too, as a perfect man of the world, who knew much more than a little boarding-school miss like herself? Above all, how admirably he had hit off Adelaide's character. Besides, "they two,

thus laying their heads together," would act more in the interest of Adelaide, who, to say the truth, was likely to injure her own interests by the rather too practical tone which she was inclined to impart into all matters, romantic or otherwise. Phoebe lay awake long, her pulses all in a flutter, thinking of this enchanter, and being a young lady not in the least familiar with such elements as "decision," or "making up one's mind," and the rest, was content to leave the matter in a delicious mist of uncertainty.

CHAPTER VIII. SHOULD SHE TELL?

IN the morning, almost the first person she met was Adelaide, now released from confinement. Unprepared, and doubtful what to do, Phoebe thought that she would put off the revelation till later in the day, especially as she fancied the eyes of Adelaide were resting on her with an air of inquiry. Very eagerly she poured out her sympathy on her friend, yet felt that she was a little hypocritical. But at the next recreation, when she had time to turn the great business over, she positively would tell her the whole.

"You must have suffered dreadfully," said Phoebe. "How cruel they have been to you, and—" here she hesitated, "the dreadful disappointment too."

"Not at all," said Adelaide, bluntly, "it was part of my plan. I intend that it is to be a test for him, so that he can now have the opportunity of showing whether he can be true and constant. He is a little volatile, but I myself believe that he will stand this trial. Not for the world would I have sent him a message or excuse, and so I told you last night."

Phoebe murmured "Ye-es" in a rather faltering fashion. She was full of courage of a certain sort, and would have "faced a battery," as the phrase runs, when brought to bay; but the sort of courage that can face a mental battery—the guns of the stronger mind—she had not. She was then always inclined to temporise, to put off the evil hour.

"Ye-es," she faltered. Should she—it was no longer "tell," she felt, but "confess?"

At that moment appeared Miss Emma Cooke, to take *procès-verbal* of the open-window business last night, and Phoebe went with alacrity, accepting present relief from the situation at the price of future embarrassment. This was our Phoebe all over. She had the young spendthrift's eagerness to draw or renew bills. Any-

thing that would put off the present inconvenience, were it only for a few hours, was equivalent to a full deliverance. Dismissed with a warning from the bench, delivered with uplifted finger, Phoebe then congratulated herself on having so cheaply escaped from her interview with Adelaide. When she joined the girls again, at "second recreation," she found the difficulty recur; but she felt now that it was too late, and that she should have spoken after Adelaide's speech, if at all. She was in part glad to put it aside altogether on that excuse, for the doctrine of getting it over, by going through present pain, though often preached, had always something like terror for her. Finally, a little worried by the "mess" she had got into, she said to herself that the thing would end there, and was only a bit of fun. She was before the glass as she thought this—the rather attenuated measure allowed by the establishment to the young ladies—and a roguish smile was playing over her face. Was she so sure that it would end there? He was certainly distinguished-looking and handsome, with a most bewitching expression; and oh! he had such a musical voice and power of language!

Thus it was that Phoebe was impelled to say nothing of the adventure; but she intended to act in the most delightful and satisfactory way for her friend, as soon as she had the matter well in hand. That she would thus control, and bring it to the issue, was next to a certainty, from what was perhaps not the least disagreeable element in the case, and the thought of which made Phoebe smile, toss her head, and say, "What nonsense!" an expression, in the mouth of every Phoebe, meaning the direct opposite. This was that the young gentleman would not be disinclined to submit to the influence of the friend of his Adelaide.

It was natural, therefore, that she should soon be wondering what would be the next step, and was eager that some new opportunity should offer.

A few days later Miss Emma Cooke was coming round in the capacity of general postman—a duty she fulfilled with a douanier-like severity. For she carried a penknife, with which she used to cut open each envelope on its delivery to, and in presence of, the recipient—with a view that no coin, note, cheque, or other shape of funds, should be concealed within. Such presents came rarely to Phoebe, "mamma" not being able to offer many tokens of the kind.

On this occasion there were two letters submitted to the postman's operating knife.

"That's mamma!" cried Phoebe, who, when eager and enthusiastic, uttered her thoughts aloud. "But I don't know this one; it's not Tom!" thus unconsciously illustrating the figure of "personification," on which Miss Emma Cooke often lectured. She opened it, then started, and walked away. No wonder, for Miss Emma would have required some explanation of those glowing blushes which dyed her two sensitive cheeks—a language which has but one meaning for even the most unsophisticated. As it was, Miss Emma noticed some confusion, and set it down to the account of bad pecuniary news from home.

Adelaide was standing by, not waiting for letters, which rarely came to her, but about to speak to Miss Cooke on some business. Here, perhaps, was the cause of the flush on Phoebe's cheek. She had crumpled up the letter and put it in her pocket.

"No bad news?" said her friend, now beside her.

Phoebe started, and had to look up.

"Why, what's the matter?" went on Adelaide, deliberately.

"Nothing," said Phoebe.

"Nothing!" said the other. "Your cheeks are the colour of blood!"

Phoebe was a little rebellious in temper. To "patting," or any kind of invitation, she would respond with eagerness, but not to "driving."

"You don't want to see all my letters, Adelaide," said she, mischievously, "do you?"

"No," said the other, coldly. "Only when the whole school can read the contents in your face."

"I don't care," said Phoebe, "let them, they are welcome; and you, too, if you can."

"Let all the world be welcome, by all means, only understand this—you can hide very little from the world, or from me."

A moment before Phoebe was hesitating. Adelaide, she thought, of all persons, should see this letter, for it was from the lover, but no one should dragoon her. "She was not a child"—a favourite protest of Phoebe's. She belonged to that class of the community who have to assure people what they are, and what they are not; that they are clever; that they are making money, getting on, &c.; or that they are not stupid; or, like our Phoebe, "won't be treated like a child."

The genuine class make no such declarations—their actions speak for them. The world sees for itself that they are getting on, are clever, and are not children.

The letter which Phoebe, once out of sight, flew along the corridor to read in her room, was as follows:

"[Private.]

"DEAR MISS DAWSON,—I do hope you got back without risk. How courageous and gallant it was of you. I felt ashamed of myself, I can assure you—I, who ran no risk in the world, and was quite safe outside the bars of the gate; and to think of your devoting yourself in that way for your friend! I have been thinking over all you so admirably urged about Adelaide, and which you were urging when we were interrupted. You almost convinced me, but still I doubt. I am, as I daresay you have guessed, a rather uncertain and sceptical creature. If I give my heart, what shall I get in return? Do I really know the brilliant Adelaide after all? This is what I ask myself often. You are her friend, and know her much better than I do. There are a thousand things I would wish to be told, but who is to tell me? What you have said already, has done much to reassure me, so I must only be content with that, and trust, as Mr. Micawber says, 'that something will turn up.' At least you will be my friend.

"Forgive my being so bold as to write to you, but I know you love Adelaide, and will be interested in anyone that is interested in her. You see that I do all this openly, and without any attempt at subterfuge. I am staying at the Red Lion. May I hope for one line? Believe me, yours truly,

FRANCIS PRINGLE."

This last point, of being "open," had already struck Phoebe as something noble and chivalrous. It did not occur to her that the writer need have no fear of being compromised. What impressed her also was the respectful tone of his letter. It was that of a "perfect gentleman," and it removed all the scruples which had hitherto disturbed her. A number of plans and speculations went dancing through her little brain. She was eager to be at work again. She thought pleasantly she was not so simple, after all, and could be a little clever, like other people.

But what was she to do next? Things could not remain in their present state, and delay would be dangerous and embarrassing. The difficulty was Adelaide, from whom she could not keep this secret, and

to whom she yet could not impart it. Now she began to feel the inconvenience of the first concealment; but the idea of going to Adelaide, and making confession of what she had done, was an act for which she had not courage. On several occasions the cold gaze of her friend had settled on her in a manner that made her uncomfortable. She determined that she would put it off until—and here her spirits came back again—the grand crisis, when she had arranged everything for dear Adelaide, far better than dear Adelaide could do it herself, and had brought the young Lochinvar to offer his hand in the most satisfactory way.

Having thus found a favourable issue, Phoebe's spirits returned; she saw the whole picture before her—the whole transaction completed—and meeting Adelaide a few minutes later, she ran up and kissed her heartily, as though to congratulate her, leaving the impression that she was in possession of some joyful news.

Before the day was over, Phoebe, who at first had "shied" timorously at the bare idea, had actually brought herself to the serious step of writing a letter directed to her correspondent at the "Red Lion Hotel." She tore up half-a-dozen attempts. She had tried to begin with "Dear Sir," "Miss Dawson presents her compliments," and she finally determined to commence abruptly, without any fashion of address or "dear."

"I received your letter. It is very pleasant to think that anything I said could have had so good an effect. I would give the world to convince you that Adelaide really loves you; and I think I could persuade you of it. I know it is not right for me to see you in that way and that manner, and Miss Cooke would not approve of my doing so; still, for Adelaide's sake, I think there could not be any harm in my seeing you once more at the garden-gate, when you must promise to listen to what I shall tell you about her. P. D."

This letter was conveyed, not without difficulty, to the letter-box, which was a short distance from the gate. Until the answer came she found herself rather shunning her friend, as she felt she could not trust herself before that interrogative glance and searching eye, which, with a question or two, would extract her whole secret from her.

In her room she often prepared herself for the interview—rehearsing, as it were. The hero was so "nice," so charmingly deferential to her, that she flattered herself she had gained a sort of influence over

him already, and he could not refuse her. Yes; the poor persecuted Adelaide should have an unseen friend working secretly for her, and never know of the obligation. She was not in the least nervous, and went about among the girls in a flurry of mischief, and in the most boisterous spirits. She had made up her mind that the handsome young hero should not leave the gate till he had given his solemn promise, and even named a day, for his nuptials with her friend.

Days went by, however, and no answer came. Phoebe's lip began to curl and quiver a little at the mortification. He could not have been "amusing himself!" and her eyes flashed at the idea of such a liberty being taken with "a Dawson"—a liberty which, on a single word to Tom, would be chastised with exemplary severity. But no; it was impossible that so nice a creature could behave in such a manner.

Still no answer came from the "Red Lion." Days, and even weeks passed by, and Phoebe grew not a little anxious under the double responsibility.

PENNY BANKS.

It is a humiliating confession, but it may as well be made at once and finally disposed of, that one is getting ashamed of being a Southron. By that term I hardly include all inhabitants of this island—"other than Scotch"—but rather those inferior creatures born south of a line drawn from the Wash to the Dee. I fear that we men of Wessex, Essex, and Kent do not "amount to much." We are perhaps a pleasant and good-natured, but a sleepy and beery race withal. Our tongue shows no trace of the rough Northern burr, and instead of confounding the aspirate in the agreeable fashion common in the North, the Londoner "lets it slide" altogether. As our speech, so is our mind; there is a want of what the Yankees call "snap" about us. Let an idea be presented to us, and our native suppleness comes into play immediately. We run round it, singing a chorus. We discuss it earnestly for a while, and then make heavy fun of it. We do not carry it out. Now the Northerner says a great deal less about it than we do, but he goes to work at once. It is true that he does not understand a joke; but perhaps his whole faculties are absorbed in the practical pursuit of taking care of number one, and he has no odd corners of his mind to occupy

with frivolity. Be the reason what it may, our Northern brother undoubtedly "has the best" of us in many things. Especially is this true of two great movements—Co-operation and the establishment of Penny Banks. The first of these, now a completely organised and recognised method of doing business in the North of England and in the metropolis, has met with very scant success in Wessex, and in the Eastern Counties is looked upon with no favourable eye, a feeling oddly enough shared in Scotland. It is in the great counties of York and Lancashire that the co-operative idea has spread most rapidly, as, indeed, was to be expected from its having been born where Rochdale, in Lancashire, looks pleasantly over at Todmorden, in the county of York.

As the North-country operatives were the first to show the advantages of co-operation, so was Yorkshire first in the field with penny banks, which excellent institutions were, in a fashion, led up to by preceding efforts towards making thrift popular among our working population. It was reserved for our present century to discover, that it is useless to preach thrift to people unprovided with any facilities for laying money by. The old-stocking style of saving has never been very popular with English folk, who hold it a miserly and stupid way of preparing against a rainy day. What may be called the "convivial" school of saving was very popular for a time; benefit societies, sick clubs, and other associations—which combine the acts of saving and spending, by enabling a workman to provide against sickness and accident, and enliven his existence with pipes and beer—held, and still hold, a strong grip on the English mind, despite the unsoundness of a large number of them, and the fraudulent behaviour of many of those entrusted with the savings of their fellow-men. The savings banks established about the year 1818 have, although in many cases improperly conducted, proved a great convenience to working-folk, who, as experience proves, only require the machinery of saving to be made easy, to take advantage of it. Millions of money have been invested in savings banks, despite the troublesome conditions exacted from depositors. Following them came building societies, very generally successful when properly conducted, and of immense value to the careful artisan. The writer has the pleasure of knowing some good fellows of that class—two of

whom took advantage of the building societies formed in London about twenty-five years ago. Neither of these men ever earned quite a hundred pounds a year in his life; but now that they are past work, each of them owns house property to the value of twelve or thirteen hundred pounds, paying clear six per cent.; so that they are now, at least, as well off in their old age, without work, as they were in their prime with it. Following the building societies came the co-operative societies, and, lastly, the penny banks, carrying to the extreme Mr. Gladstone's idea of going "deep down." The Yorkshire Penny Savings Bank was founded in 1859, under the auspices of Mr. Edward Akroyd, M.P., to whose energy and care in conducting the infant business is due the demonstration that a bank which accepts deposits as low as a penny, can be made, under proper management, a regular commercial paying concern. This would at first appear impossible; but a glance at the figures which record the astounding development of the Yorkshire Penny Bank will dispel all illusion, so far as this part of the subject is concerned. At the end of 1859, the amount standing to the credit of depositors was two thousand nine hundred and sixty-two pounds; in 1866, this had risen to one hundred and twelve thousand five hundred and seventy-five pounds, collected from two hundred and five branches. In 1873, the bank had three hundred and ten branches, with deposits amounting, in the aggregate, to three hundred and sixty-two thousand three hundred and sixteen pounds. Since that date the deposits have increased to nearly half a million sterling. So great has been the success of the venture that, at the end of 1873, there were some seven or eight thousand pounds of surplus in hand, over and above the working expenses of the numerous branches. This must be pronounced a great triumph for the principle of "dry-money" saving, without flags, banners, or beer. While the penny bank was taking firm root in Yorkshire, the good citizens of Ghent began to teach saving to the rising generation of Belgians. About ten years ago the managers of the communal schools instituted a system of school savings banks, which in 1873 stood as follows: "In the communal infant schools of Ghent, a city of about one hundred thousand inhabitants, were three thousand and thirty-nine children, of whom one thousand nine hundred and twenty had savings-bank books, repre-

senting two thousand six hundred and fifty-one pounds. In the boys' and girls' primary schools, out of seven thousand nine hundred and eighty-nine children, seven thousand five hundred and eighty-five had savings-bank books, with ten thousand nine hundred and eighty-four pounds standing to their credit. The evening classes for men and women were attended by three thousand two hundred and eighty-five pupils, of whom two thousand eight hundred and eighty-nine were depositors, with three thousand nine hundred and seventy pounds standing to their credit." The high average presented by these figures is very encouraging to those who are anxious to extend the savings-bank system to our own schools, and again demonstrates that human beings of all ages are not indisposed to thrift, if the operation of saving be not made too difficult. Upon the importance of making penny-bank machinery work easily, it is impossible to insist too strongly. It must, also, work easily in both ways—in paying as well as in receiving; for it is now no secret, that the restrictions respecting notice of withdrawal have deterred more people from availing themselves of the advantages of the old savings banks, than have ever been attracted by those otherwise excellent institutions.

About four years ago, Mr. George C. T. Bartley determined to bring about an extension of the penny-bank system to London. This gentleman was already well known as the honorary secretary of the Provident Knowledge Society, and an apostle of thrift. Mr. Bartley began his attack by applying to the Society of Arts for aid and countenance, and succeeded in attracting the notice of that body, and also the adhesion of Lord Derby. Mr. Bartley now proceeded to deliver speeches, and to write pamphlets and tracts on thrift, experiencing no little difficulty in persuading people that the machinery already provided for saving was not amply sufficient. There were the old savings banks and the post-office savings banks; were not these all that was wanted? The answer is simple enough. Those institutions are excellent in their way, and deserving of all praise; but the very class of persons whom it is proposed to benefit, by establishing penny banks, are rebuffed from the Post Office by tedious forms and ceremonies. The amount fixed as the smallest that can be deposited at a post-office savings bank—one shilling—is alto-

gether too high to encourage saving among the actually poor and needy. Let us look again at regulation No. 3, framed by the official mind, ignoring poor human nature altogether. "On making his first deposit, every person must give his Christian and surname, state his occupation and residence, and sign the following declaration, to be witnessed by the postmaster or by some person known to the postmaster, or by a minister or a churchwarden of the parish in which the depositor dwells, or by a justice of the peace; and if such declaration, or any part thereof, shall not be true, the depositor making the same will forfeit all right to his deposits." Supposing the intending depositor to be able to read, this rule is sufficient to frighten him away; but whether he can read or not, the Post Office has not done with him yet. He must sign, or, in the presence of a witness, affix his mark, to be attested by the witness's signature, to a portentous document, wherein he makes a solemn declaration that he is desirous, "on his own behalf," to become a depositor in the Post Office Savings Bank; and further declares that he is not, "directly or indirectly," entitled to "any deposit in or benefit from the funds of this or any other savings bank in Great Britain or Ireland; nor to any sum or sums standing in the name or names of any other person or persons in the books of the said" &c. &c.; and does also testify his consent that his deposits in the said Post Office Savings Bank shall be managed according to the regulations thereof. Supposing the wretched intending depositor not to be quite reduced to idiocy by the attempt to find out what all this means, he is finished off by the following: "Save and except such benefits as I may be entitled to from being a member of a friendly society, legally established; or from such sum or sums as may be standing in my name as trustee, jointly with the name or names, or on behalf of any other depositor or depositors." If the reason of the depositor have survived this, he may make a deposit, and, having seen it entered in his pass-book, must sign his name, or make his mark therein. Having gone through all this trouble in getting his money into the Post Office Savings Bank, he has another grand performance to go through before he can get it out again. He must fill up a form of application and give all the particulars therein required. On the receipt of this document at the General Post Office in London, a warrant for the amount re-

quired, payable at the office named by the depositor, is sent to him by post; when, after signing receipts, and going through much stamping and checking, the depositor can recover his moneys with interest. Now, all these forms and ceremonies, though possibly useful, are by no means encouraging to persons not endowed with the faculty of reading and writing; and it was to make saving easy to these, and to the large class who cannot muster deposits of a shilling and upwards, that Mr. Bartley devoted his time and energy. At last his efforts have proved successful, and the National Penny Bank (Limited) has been established, the capital of fifteen thousand pounds having been subscribed by a number of noblemen, gentlemen, and ladies, whose names guarantee the solidity of the concern. Among the patrons, trustees, and committee—all of whom are shareholders—are the Duke of Devonshire, the Earl of Derby, Earl Fortescue, Lord Aberdare, Sir Titus Salt, Sir Joseph Whitworth, Mr. Edward Akroyd (the President of the Yorkshire Penny Bank), Mr. Thomas Brassey, and Sir Henry Cole. Eight branches are already open. To distinguish these establishments from the adjoining houses, they are painted red, a device which prevents all difficulty in finding them. The central office occupies two houses, Number 269 and 270, Oxford-street. It is pleasant, in the evening, to look in at this office and observe the amount of business done. Soon after seven o'clock, the clerks are busily employed in paying and receiving sums, varying from a single penny to several shillings, the investments not unfrequently running into actual gold. It is so easy to invest in the Penny Bank. Names or marks must, of course, be made in the bank-book, but no declarations involving reading, study, and writing are required; and for the withdrawal of small sums no notice of withdrawal is required. Men and women, girls and boys—numerous boys—drop in with their little pass-books, to pay in their pennies, their sixpences, or their splendid shillings; not on pay-day only, but on all the odd days of the week, when pence by some stroke of work are plentiful. On each and every evening they stream into the snug little office in Oxford-street, and the branches in the Edgware-road, in the East and South of London. The working-man is capricious in his savings, sometimes investing his half-crowns and larger sums; at others, depositing a modest sixpence or a tiny

“threepenny-bit.” Poor needlewomen—hard-worked and poorly-paid—pause on their way homewards to add a penny or two to their little store; little enough indeed, but yet a provision for the hard day when there is no work ready to be given out to them, and, but for their tiny hoard, their scanty fare would dwindle from slenderness into sad nothingness. Their little bank-books are treasured and hugged up, wrapped in paper to preserve them fresh and clean, in all care and veneration; for these tiny volumes are taken as the evidence of depositorship, and the trustees are not “responsible to persons who may lose or part with their bank-book.” Occasionally, of course, these books are lost, and then—it is hardly necessary to say—the stringent rule is not practically enforced on identity being proved; but, to prevent carelessness, a shilling is charged for the new book, about the only penalty exacted by the Penny Bank. The risk of possible loss, however, falls upon the investor, the person who presents the book being considered, unless timely notice of loss be given, its owner. Boys are great, but spasmodic, depositors in the Penny Bank. They seem to like the fun amazingly; possibly regarding the possession of a bank-book as a species of brevet of manhood. It is pleasant to see the little fellows—some so small that they can hardly look over the bank-counter—bringing in their pennies and sixpences to be carried to their Lilliputian account. In the ante-Christmas period they were very busy; newsboys, errand-boys, and all sorts of boys, piling up their pennies for a grand entertainment on Boxing-day. There was, of course, a tremendous run on the bank just before holiday time, when the accumulations of weeks, sometimes amounting to “three half-crowns”—were drawn out in the lump, and the happy owners marched off, feeling that they could command destiny for three days at least. Many closed their account at that festive period, but, curiously enough, the accounts were speedily re-opened after the holiday. A “little bit extra” was being got out of pantomimes, and heavy investments, amounting at times to as much as a shilling, were made, showing that the gospel of thrift has a great deal in it, and that the habit of putting by, once acquired, is not easily thrown aside. This is one of the reasons adduced by Mr. Bartley for introducing savings banks into schools. It is not sought to divert money

given to school-children for tops and toffee from its legitimate channel, but to teach the children that a little care and self-denial, exercised for a few short weeks or months, will put them in possession of articles previously looked upon as unattainable. Among the little fellows who are depositors in the Penny Bank, are many who invest a trifle almost every day, drawing out from time to time, but quickly falling back into their saving habit. When the amount of one sovereign is amassed, interest is allowed at the rate of three per cent. per annum; and, for those of ambitious views, facilities are offered for permanent investments in Consols. At the rate of the day—between fifteen and sixteen shillings—an actual share in Consols may be purchased, and the proprietor may feel himself raised to the proud position of one who “has a stake in the country.” As many as five hundred accounts have been opened at one branch-office in a week, a conclusive proof that the class for whom penny banks are instituted, are not blind to their merits; and that our poorest countrymen and women only want the way smoothed for them, to become as careful and provident as the foreigners, whose saving habits are a standing reproach to the industrious and energetic, but apparently thoughtless and reckless, Englishman.

“GIVE ME A CHANCE.”

A FACT.

“GIVE me a chance, Jack!” Fierce and fast thundered the flowing tide,
The breaking billows flashed in foam, where the cobble lay on her side.

But three bare feet from the rising wave, the mast of the sunken boat
Stood firm ’mid the terrible surge and swirl—it might keep one man afloat.

Just one, and home lay close and safe, not a shot’s length from the Scar;

Just one, and already the life-boat strove, ’mid the rollers on the Bar;

Just one; and Will, clinging desperately, as men cling for life and death,

Felt his mate clutch round him as he strove, in the boiling surf beneath.

It quivered and bent, the poor frail mast; his whole brain reeled in the roar.

Were those his bairns out there on the pier? Did the wife shriek then from the shore?

“Jack, give me a chance!” death’s agony from his lips the sentence wrung.

“I will; God bless thee, mate; good-bye;” and he smiled up as he clung.

Then, quietly loosed his iron hold, with never a moan or cry,

Down ’mid the tangled seaweeds, the brave man sank to die;

Stalwart, and strong, in manhood’s prime, dear love and life he gave,

The simple hero, who all unsung, lies ’neath the northern wave.

Just dying—no thought of glory, no dream of an honoured name,
To ring through the coming ages, from the fiery lips of fame;

No flutter of flag, or dazzle of steel, or thrilling of trumpet blare,
Only cold grey sky, and cold grey sea, drowning and death were there.

Untaught, untrained, save to courage here, and trust in the good to come,

Only to give his friend “the chance,” the fisherman faced his doom;

Such men our Yorkshire seaboard rears, such men make England’s glory,

Touching to light sublime the tale that tells our Island Story!

LETTERS AND LETTER-WRITERS.

QUEENS OF ENGLAND.

WHEN Anne Boleyn’s first child was christened, with great pomp, at the Grey Friars’ Church, Greenwich—Cranmer being godfather—the canopy covering the heedless infant was supported by four noblemen, and all the burly lords of the butcher’s court strutted after. As soon as the name of Elizabeth was pronounced at the altar, the garter king-of-arms, say the chroniclers, “vaunted himself up,” and cried, with a lusty voice: “God, of his infinite goodness, send a prosperous life and long to the high and mighty Princess Elizabeth!” Then the trumpets gave it out, and the rabble cheered till they were red in the face; for at christenings there were a good many comfits, and there was much hippocras going about, and therefore christenings were popular in those days. But none of those five hundred brave gentlemen torch-bearers, who lit the child home to the palace, knew what storms and gusts of trouble were to beat upon that fair, high brow, before her golden reign. There were to be many sorts of wind, before the spring sunshine would fall on the young queen seated on her throne.

The little lady was scarcely two years old before that stalwart Blue-Beard, her father, began to negotiate with Francis the First for her future marriage with the French king’s third son, the Duke d’Angoulême; but the proposal was so hampered with disagreeable conditions, that it soon fell through. The cruel death of Anne Boleyn, in the child’s third year, and the stigma of illegitimacy unjustly attached to Elizabeth, led to her neglect by the court, and the want of almost common necessities. In a letter of Lady Bryan, the governess of the princess—still preserved—that lady writes to Cromwell, begging piteously for child’s clothes of all kind, and that her charge might not be required to dine

and sup every day in state, as there were divers kinds of meats, fruits, and wine which it was hard to restrain her grace from. "She is," says Lady Bryan warmly, "as toward a child and as gentle of conditions as ever I knew any in my life. Jesu preserve her grace." The princess is cutting her great teeth with much pain, but if the king wishes to exhibit her in public, she, Lady Bryan, will answer for her discreet behaviour. The first appearance of the child-princess in public was at the christening of her infant brother, Edward the Sixth, where she carried the chrysom, in the arms of the Earl of Hertford; but, on her return from the chapel, she walked gravely in the procession, holding the hand of her elder sister Mary, till they came to the chamber of the dying queen, Jane Seymour.

Elizabeth was brought up a good deal in the society of Edward the Sixth, for whom she had a great affection; and, on his second birthday, the little lady (six years old) gave him a cambric shirt of her own work. Wriothesley, who visited her about this time, says that she asked after the king's welfare "with as great gravity as she had been forty years old!" She was a studious child, spending all her mornings at languages, and her spare hours in needle-work, and practising the lute and viol.

The earliest letter of Elizabeth, which is preserved, is one to Anne of Cleves, on her marriage with King Henry. She expresses her respect for the queen, and her entire obedience, as to a mother. "I am too young and feeble," she says, "to have power to do more than to felicitate you, with all my heart, in this commencement of your marriage. I hope that your majesty will have as much good will for me as I have zeal for your service." Anne of Cleves was, it is said, charmed with the child's beauty and wit, and became much attached to her. Katherine Howard, whose cousin Elizabeth was, treated the clever child with great attention; but Anne of Cleves still remained her greatest favourite.

At ten years old, when Henry was first planning her marriage with the Earl of Arran (Edward being destined for Mary Stuart), and then with the Infant of Portugal, she became the pet of Katherine Parr, her amiable father's sixth queen, and through this lady's kindness she was sent for to live at Whitehall, a place for which she long had sighed. Before Elizabeth was fourteen her father had proposed her mar-

riage to Philip of Spain; and at fourteen Sir Thomas Seymour offered her his hand on the death of her father. In her letter in reply, she, for the first time, expresses an intention to live unmarried and to retain her liberty. Four days after the ambitious admiral married the queen dowager, Katherine Parr, to the mortification of Elizabeth and Mary. That Elizabeth's young heart was entangled by this artful old widower, who spared no wiles or lover's stratagems, there can be no doubt; but it is also certain that the princess eventually absolutely disliked him, and told him by letter that she "had neither the years nor the inclination for marriage;" that she intended to devote at least two years to mourning the king, her father; and that even when she reached the years of discretion she wished to retain her liberty.

Edward the Sixth so loved his sister that he never spoke of her but as his "dearest sister," or his "sweet sister Temperance." "She dressed plainly, so that she made," writes Dr. Aylmer, Lady Jane Grey's tutor, "the noblemen's daughters and wives ashamed to be dressed and painted like peacocks." Roger Ascham, Elizabeth's tutor, says that his mistress shone like a star among the ladies of his time. She spoke French, and Italian, and Latin perfectly, and could get on fairly in Greek. She had read with him almost the whole of Cicero and a great part of Livy; in Greek, the New Testament, the orations of Socrates, and the tragedies of Sophocles. In religious instructions she studied St. Cyprian and Melancthon. A formal and show letter of Elizabeth's to Edward the Sixth accompanying a portrait of herself, will serve to show the ornateness and pedantry of the young student princess, and the love of metaphor alluded to by Roger Ascham.

"Like as the rich man that gathereth riches to riches, and to one bag of money layeth a great store till it come to infinite, so methinks your majesty, not being sufficed with many benefits and gentlenesses showed to me afore this time, doth now increase them in asking and desiring where you may bid and command, requiring a thing not worthy the desiring for itself, but made worthy for your highness' request—my picture, I mean, in which, if the inward good mind toward your grace might as well be declared as the outward face and countenance shall be seen, I would not have tarried the commandment, but prevented it, nor have been the last to

grant, but the first to offer it. For the face I grant I might well blush to offer, but the mind I shall never be ashamed to present; for though from the grace of the picture the colours may fade by time, may give by weather, may be spotted by chance; yet the other nor time with her swift wings shall overtake, nor the misty clouds with their lowerings may darken, nor chance with her slippery foot may overthrow.

"Of this, although yet the proof could not be great, because the occasion hath been but small, notwithstanding, as a dog hath a day, so may I perchance have time to declare it in deeds, where now I do write them but in words, &c. Your majesty's most humble sister,
ELIZABETH."

In this youthful letter, formal and stilted as it is, the old English proverb, "Every dog must have his day," comes in like a touch of nature; and for a moment the school-girl peeps from behind the blue-stockings.

When Mary's friends had overthrown that queen of a summer hour, Lady Jane Grey, Elizabeth came riding up to her palace at Somerset House with two thousand horsemen in green, armed with spears, guns, and bows. When the two sisters entered London, the tall, fine girl of twenty with the long white hands she displayed so carefully, contrasted strongly with the short faded woman, cross, sallow, and anxious, by whose side she rode. But Elizabeth's refusal to attend mass soon alarmed the bigot sister. After the Wyatt rebellion was put down, the Spanish ambassador induced Mary to send Elizabeth to the Tower; and the death of the Protestant princess was distinctly resolved on by the Spanish faction. There is no doubt that Elizabeth was in imminent danger at the time of the Wyatt conspiracy. She had corresponded with Wyatt, and exchanged love-letters with Courtenay, the Earl of Devon. One of the avowed objects of the conspirators was to unite in marriage the princess and Courtenay. She had unwisely fortified her house at Ashdridge, in Buckinghamshire. Renaud, the Spanish ambassador, had said openly at Whitehall that the queen would never be safe while Elizabeth remained alive. Lord Arundel, Lord Paget, and others of the Catholic lords were urged by Charles the Fifth to drive her to death, the emperor being afraid that Philip might marry her instead of Mary. The fair prisoner, whom Simon Renand the wily describes as "proud, lofty,

and disdainful, her countenance pale and stern," indeed, so far tasted the bitterness of death that she requested that a sword, and not an axe, might be used for her execution, and expressed a wish for a French executioner. Renaud and Gardiner urged the execution of Elizabeth before the arrival of Philip.

It was during this terrible time that Elizabeth wrote the following letter to her stony sister. It is very characteristic of the writer, and shows the high unshakable nature, and the proud innocence that defied all tests:

"If any ever did try this old saying, 'that a king's word was more than another man's,' I most humbly beseech your majesty to verify it in me, and to remember your last promise and my last demand, that I be not condemned without answer, and due proof, which it seems that I now am; for without cause proved, I am by your council from you commanded to go to the Tower, a place more wonted for a false traitor than a true subject, which, though I know I desire it not, yet in the face of all this realm it appears proved. I pray to God I may die the shamefullest death that any ever died, if I may mean any such thing; and to this present hour I protest before God (who shall judge my truth, whatsoever malice shall devise) that I never practised, counselled, nor consented to anything that might be prejudicial to your person any way, or dangerous to the state by any means. And, therefore, I humbly beseech your majesty to let me answer afore yourself, and not suffer me to trust to your councillors; yea, and that afore I go to the Tower, if it be possible; if not, before I be further condemned. Howbeit, I trust assuredly your highness will give me leave to do it afore I go, that thus shamefully I may not be cried out on, as I now shall be, yea, and that without cause!

"Let conscience move your highness to pardon this my boldness, which innocency procures me to do, together with hope of your natural kindness, which I trust will not see me"

Towards the end her generous spirit warms, and she exclaims, "Therefore, once again kneeling with humbleness of heart because I am not suffered to bow the knees of the body, I humbly crave to speak with your highness, which I would not be so bold as to desire if I knew not myself most clear as I know myself most true. And as for the traitor Wyatt, he might,

peradventure, write me a letter; but on my faith I never received any from him. And as for the copy of the (intercepted) letter of the French king, I pray God confound me eternally if ever I sent him word, message, token, or letter by any means; and to this truth I will stand till my death. Your highness's most faithful subject, that hath been from the beginning and will be to my end,

ELIZABETH.

"I humbly crave but only one word of answer from yourself."

To this brave, honest letter Mary never replied. During a short illness of the queen soon after, the bloodthirsty Gardiner actually sent to the Tower a warrant for Elizabeth's immediate execution; but the worthy Lieutenant Bridges, seeing no royal signature, refused to carry out the fatal order. After Wyatt, on the scaffold, had retracted all his confessions, and asserted the entire innocence of the princess, Mary grew milder, called her again "sister," replaced her portrait in the Whitehall gallery; rejected the proposal to send her to Hungary or Brussels; and eventually removed her to Woodstock under kind but sure guardianship.

Then came more proposals of suitors. Philip pressed her to marry a prince of Piedmont; but she again declared her preference for a single life; and I think we should believe her. The great Gustavus also tried to win her for his son Eric. Philip, who seems to have been rather smitten by her, is said by Camden to have thought of her for the unhappy Don Carlos. The Earl of Arundel had hopes till after her accession; and her friendship with Dudley was progressing steadily.

Elizabeth's high spirit, which sometimes passed into Amazonian violence, seems to have shown itself directly she got into the sunshine.

Immediately after her accession she quarrelled with her faithful adviser, Sir Nicholas Throckmorton. She was for retaining some hot Roman Catholic lords in the Council, he for their instant dismissal. Queen Bess grew furious as he pressed the point warmly, and she cried, "God's death! villain, I will have thy head." The rash adviser replies, calmly, "You will do well, then, madam, to consider how long afterwards you will keep your own on your shoulders."

Pretty plain speaking to a queen so lion-like.

A letter which Elizabeth wrote to Philip, on his announcement of the death of his

father, the Emperor Charles the Fifth, that great warrior and statesman, shows us the queen at one of her grand moments. "We ought not," she says, in true queenly language, "to mourn the Emperor Charles your father as one dead, but rather to regard him as one that who shall survive through all future ages; for, though his body may be reduced to dust, his name, which is imperishable, shall never die. I am employing myself in reading the history of his wars, and his singularly great achievements, his courage and virtue; that so, by considering the glorious memorials of the father, I may redouble the veneration and esteem in which I hold the son." A beautiful and admirably-turned compliment, and in the purest English.

Of Elizabeth's love-letters, or, rather, flirting-letters, we can give but a short specimen, but sufficient to show what fantastic flattery was used to please her vanity, and with what coin she repaid her pseudo-lover's compliments and presents. Hatton, who knew how to fool her to the top of her bent, was, on one occasion, peculiarly jealous of the rising favour of Raleigh, and in a sulk absented himself from court. Finding this produced no effect, he at last sent his friend, Sir Thomas Heneage, with a reproachful letter to the queen, accompanied by three emblematic tokens—a bodkin, a book, and a miniature water-bucket: an allusion to "Water," the queen's pet name for Raleigh, either from his instability or his love of the sea. Heneage found the grand old virago just mounting, to ride into the Great Park and kill a doe. He knelt, with doffed hat, and delivered the letter and tokens, saying that the bucket might be useful, as water would sure to be near her the moment she left the withdrawing-room. The queen took the letter, smiling and blushing, saying of Hatton, "Sure there never was such another." The bodkin she tried to push in her hair, but it would not abide there; and she gave it to an attendant. She then blushed as much as her paint would allow her; and, half angry, half pleased, expressed her confidence in Hatton's settled fidelity and fast affection, and her determination never to give him good cause to doubt her. Then followed her message to Hatton, flavoured with all the childish euphuism of the day, and showing what puerile epithets were used by Elizabeth—then a plastered-up old woman of sixty—and her obsequious swains; and "she

had little inclination," she wrote, "to look on the bucket or the book; and that, if princes were like gods (as they should be), they would suffer no element so to abound as to breed confusion; and that *Pecora Campi*" (sheep—Hatton's royal nickname) "is so dear to me, that I have bounded my banks so sure, that no water nor floods should be able ever to overthrow them, and, for better assurance unto you, that you should fear no drowning, I have sent unto you a bird that, together with the rainbow, brought the good tidings that there should be no more destruction by water; and, further, you must remember that she is a shepherd, and so you may think how dear her sheep are unto her."

And this silly old lady actually sent Sir Christopher a dove by Mr. Killigrew, who was to bring back a true report of his health. Some time after the jealous chamberlain, still unsatisfied, sent her a jewel in the form of a "fish prison," another allusion to "Water" Raleigh. The queen accepted the joke, and again wrote: "The water and the creatures therein do content me nothing so well as you ween, my food having been ever more of flesh than fish, and my opinion steadfast that flesh is more wholesome; and, further, that if you think *pecora campi* be not more cared of by me, both abroad and at home, and more contenting to me than any waterish creatures, such a beast is well worthy of being put in the pound."

To conclude, adds Hatton's friend, "her looks and words having no charms of guile, but the charter of truth, I am fully persuaded you are so full of her blessed favour as may comfort your life, content your heart, and conclude you to be most happy."

But let us take Elizabeth at a wiser and more royal moment. She once asked Sir John Harrington's wife, "in merry sort," "How she kept her husband's good will and love?" "My Moll," says Sir John, "in wise and discreet manner, told her highness she had confidence in her husband's understanding and courage, well founded on her own steadfastness, not to offend or thwart, but to cherish and obey. Hereby she persuaded her husband of her own affection, and in so doing secured his." "Go to! go to! mistress," said the queen, "you are wisely bent, I find. After the same sort do I keep the good will of all my husbands—my good people; for if they did not rest assured of my special love

towards them, they would not readily yield me such good obedience."

Our next letter is taken from the time of the dangerous Babington conspiracy, when six Catholic conspirators had undertaken the queen's assassination. The Queen of Scots has just been removed to Fotheringhay; and Elizabeth writes to her guardian, the faithful Amias Paulet, with reproaches, that he is to deliver to her fair and inveterate enemy who had been in correspondence with the assassins. The confidential letter is written in the queen's most beautiful and legible handwriting.

"Amias, my most faithful and careful servant! God reward thee treble-fold for thy most troublesome charge so well discharged. If you knew, my Amias, how kindly, because most dutifully, my grateful heart accepts and prizes your spotless endeavours, and faultless actions, your wise orders and safe regards, performed in so dangerous and crafty a charge, it would ease your travails and rejoice your heart, in which I charge you place this most just thought, that I cannot balance in any weight of my judgment the value that I prize you at, and suppose no treasures to countervail such a faith. If I reward not such deserts, let me lack when I have most need of you; if I acknowledge not such merit, non omnibus dictum.

"Let your wicked murderess" (his prisoner, Mary Queen of Scots) "know how, with hearty sorrow, her vile deserts compel these orders; and bid her, from me, ask God forgiveness for her treacherous dealings towards the saviour of her life many a year, to the intolerable peril of my own, and yet, not contented with so many forgivenesses, must fault again so horribly, for passing woman's thought, much less a princess; instead of excusing whereof, not one can sorrow, it being so plainly confessed by the authors of my guiltless death. Let repentance take place, and let not the fiend possess her, so as her better part may not be lost, for which I pray to hands lifted up to Him that may both save and spill.

"With my most loving adieu, and prayer for thy long life, your most assured and loving sovereign, as thereby by good deserts adduced."

Elizabeth's more playful and familiar letters to her favourites are not common; but, though often spoilt by fantastic and strained similitudes, they are always affectionate and sensible. The following was

written to Burleigh, when he had returned, sulking and discontented, to Theobald's:

"SIR SPIRIT,—I doubt I do nick-name you, for those of your kind (they say) have no sense (feeling). But I have lately seen an *ecce signum*, that if an ass kick you, you feel it too soon. I will recant you from being spirit if ever I perceive that you disdain not such a feeling. Serve God, fear the king, and be a good fellow to the rest. Let never care appear in you for such a rumour, but let them well know that you desire the righting of such wrong by making known their error, than you to be so silly a soul as to foreshow what you ought to do, or not freely deliver what you think meetest, and pass of no man so much, as not to regard her trust who putteth it in you.

"God bless you, and long may you last,
"OMNINO, E. R."

Elizabeth could write sharp letters when she liked; take, for instance, when Leicester, without leave, accepted the governorship of the Low Countries, and had threatened to make his wife's court superior to the queen's: "I'll let the upstart know," cried this amazon, "how easily the hand which exalted him can beat him down to the dust." And sitting down, she wrote her "sweet Robin," as she called Leicester, such a "wiggling" as Lord Robert had not had since he was first flogged:

"How contemptuously," she writes, "you have carried yourself towards us you shall understand by this messenger, whom we send to you for that purpose. We little thought that one, whom we had raised out of the dust, and prosecuted with such singular favour above all others, would, with so great contempt, have slighted and broken our commands in a matter of so great consequence, and so highly concerning us and our honour. Whereof, though you have but small regard, contrary to what you ought by your allegiance, yet think not that we are so careless of repairing it, that we can bury so great an injury in silence and oblivion."

Of severer reproofs, the best example is the celebrated letter which this great queen wrote to Henry the Third of France, when Mary Queen of Scots was about to be tried. The language of the French ambassador had been almost menacing. The reported conspiracies against the queen's life, with which Mary was cognisant, had made Elizabeth reluctantly

resolve to take her life and save her own. The language of the letter is full of regretful anger and shrewd threats:

"SIR, MY GOOD BROTHER,—The old ground, on which I have often based my letters, appears to me so changed at present, that I am compelled to alter the style, and, instead of returning thanks, to use complaints. My God! how could you be so unreasonable as to reproach the injured party, and to compass the death of an innocent one by allowing her to become the prey of a murderess? But, without reference to my rank, which is nowise inferior to your own, nor to my friendship to you, most sincere, for I have well-nigh forfeited all reputation among the princes of my own religion, by neglecting them in order to prevent disturbances in your dominions; exposed to dangers such as scarcely any prince ever was before; expecting, at least, some ostensible reasons and offers for security against the daily danger for the epilogue of this whole negotiation; you are, in spite of all this, so blinded by the words of those who I pray may not ruin you, that instead of a thousand thanks, which I had merited for such singular services, Monsieur de Bellievre has addressed language to my ears, which, in truth, I know not well how to interpret. For, that you should be angry at my saving my own life, seems to me the threat of an enemy, which, I assure you, will never put me in fear, but is the shortest way to make me dispatch the cause of so much mischief. . . . I say this to you out of a true and upright heart, and implore the Creator to grant you long and happy life.
ELIZABETH."

In her more playful moments Elizabeth was a kindly and sensible correspondent, taking a broad, generous view of human nature, and displaying neither pride or pedantry.

GRIFFITH'S DOUBLE.

BY MRS. CASHEL HOEY,
AUTHOR OF "A HOUSE OF CARDS," &c. &c.

BOOK III. WIDOW AND MOTHER. CHAPTER III.
MRS. PEMBERTON'S ALTERNATIVE.

"'You are looking for this, are you not?' I said to the girl, who sat erect upon her horse, and looked at me with an expression in her face wholly strange to me, as I held the letter out.

"She extended her hand to take it, and answered in one word, 'Yes.'

"I withheld it for a moment, and said:

"To whom is this letter addressed, Ida?"

"She coloured deeply, and it was with an evident effort—the kind of struggle which convinced me that she was obeying orders, that she had been tutored for an emergency—that she answered:

"That is entirely my own affair. Please to give me my letter?"

"You are wrong, Ida," I said, still retaining it. "Nothing in which you are concerned can be entirely your own affair. It must be mine also; for your own sake and your father's. Take care what you are doing, and don't, don't refuse me your confidence. You must know that this clandestine correspondence is wrong, at least uncalled for! Why should it be secret, if it is right?"

"Please to give me my letter," she replied, in a firm, hard voice. "I am not accountable now to anyone for my actions, or my correspondence." I was sorely perplexed, but the instinctive conviction that she was tutored made me cautious. There had been nothing in all my previous life to prepare me for such an emergency as this, but I felt I must not say anything to provoke a quarrel à outrance between Ida and myself—that my sole chance in this matter, in which I had only strong suspicion, and one piece of evidence to go upon, was to combat an evil influence with a good, and to work on the girl's indisputable love for her father, and loyalty to his memory.

"I handed her the letter, saying with great gravity:

"You and I must come to an understanding, my dear. I shall expect you to come to my room on your return."

"She unfastened a button of her habit-bodice, pushed the letter inside the gap, reined Dick backward a few steps, then turned and rode off at a quick pace, without uttering a word. I returned to the house, burthened with a new and overwhelming anxiety.

"During Ida's absence I tried to put my thoughts in order. I had hitherto made no effort to occupy them otherwise than with my abiding grief, and the memory of the past; but I was awakened, by the incident of the morning, to a sense that of that past there survived to me a heavy care, a duty of whose onerousness I had formed no previous conception. No quiet absorption in meditative sorrow could be mine, while the voice of my dead loved one cried to me on behalf of his child. That

Ida was corresponding with Geoffrey Dale, I could not rationally entertain a doubt; and it was now of the utmost importance that I should discover, as speedily as might be, what had passed between them—during the time when I was unconscious of everything except my husband's illness and death, and the interval of torpor which had succeeded those events—to render such a correspondence possible. It was the last thing of which it would ever have occurred to me to suspect Ida; and, though in many small particulars, into which I need not enter here, I had been regretfully conscious of a change in her, and though I had had a lurking, almost undefined suspicion that she had been attracted by Mr. Dale, and resented my absolute silence about him, my worst fears had never taken such a shape as that which the letter, dropped from Ida's saddle-pocket, revealed to me.

"I lay down wearily upon my bed, my eyes fixed upon a portrait of John, which hung where my waking glance should fall upon it. There was, in the calm, strong face in the picture, some of the help and counsel the living face had always had for me; and as I looked at it I made a fresh resolution to be true to the trust which my husband had reposed in me.

"Ida seldom returned from her morning ride under two hours, and she remained away just that length of time on this occasion. When I heard the sound of her horse's feet in the avenue, I rose, and awaited her coming to my room. I felt confident she would seek me there. I was not mistaken—she came when she had changed her riding-dress; and never had I seen her look more lovely than she did, that day, in her plain garb of deep mourning, with her beautiful hair in thick curls upon her neck, her head haughtily held up, and the girlish, arch, gleeful glance changed for a steadfast expression, in which I could read that careless girlhood had passed away from her for ever. The first words she uttered shocked me indescribably. They were:

"You wished to see me when I came in; so I have come to you, Mrs. Pemberton."

"I knew, and she saw, that I grew quite white. Mrs. Pemberton! She called me by a form of address which had never passed her lips before—a form of address in which I heard the knell of our long and happy association, a farewell to the old relation of friends and equals, and a declaration of war between us in the new

relation of authority on my part and dependence on hers.

"I put out my hand to her to draw her to my side; but she did not seem to perceive the movement, and seated herself in a chair beside one of the windows, with her head partly turned away from me. It was not sullenness that I read in that face, but again the expression of one prepared and tutored for an emergency.

"Ida," I said, "I want an explanation from you. What is it that has come between you and me? Tell me what has come into your life, my dear, and changed it so entirely?"

"Everything is changed," she answered, "as much for me as for you, as much for you as for me. Since papa died, nothing has been the same."

"Nothing could possibly be the same either to you or to me where he is not," I said, as steadily as I could; "but why has his death, which ought to have strengthened the old tie between us, loosened it? Do you or I cease to care for him now that we can no longer see him, Ida? Do you not mind grieving him by doing the very thing which would have grieved him most deeply while he was here?"

"I don't know that he—" she began hastily, then checked herself, perceiving that she had mistaken my meaning.

"You must know that he dearly prized the happiness and the unity which existed between us, and that nothing could grieve him so much as the disunion which has come. Tell me the cause of it, Ida? What have I done? I am willing to suppose, though I cannot trace it in my conduct, that the blame is mine. Explain it, dear, and it will vanish, and you may then tell me what I asked you this morning without fear."

"Ida turned her face full upon me, and repeated my last word scornfully.

"Fear!" she said. "I have no fear of you. Why should I? You are nothing to me now, except what I choose to let you be."

("A lesson," I repeated to myself; "a lesson which she has been taught;" and so kept down the anger which her cruel words awoke within me.)

"I am a great deal to you, my dear," I said, assuming an authoritative tone perfectly strange to me. "Your father's death has not decreased my relationship to you; quite the contrary, it has changed it from one of feeling into one of fact. I had no authority or power over you while he

lived; but I have both now, by the terms of his will, and I must obey that will. So must you, Ida; and, I implore you, do not make the obedience which we owe to it a burthen to us both. I am changed as well as you, and years have gone over my head in the lapse of a few months. But I love you more instead of less, and the child I am expecting will be a closer link still between us, if you will have it so. It seems utterly impossible to me that you are you and that I am I, and that I am speaking such words to you, when I think of what was, such a short, short time ago. I don't appeal to you for myself, I don't ask you to consider me, and to refrain from making my life more miserable than it must needs be; I appeal to you for your own sake. Don't enter on the dangerous path of concealment; tell me—I am your best friend—what it is that has come into your life since your father died—I think, I fear, the germ of it was there before—that has utterly changed you towards me, and has induced you to act as you did this morning. Tell me, dearest Ida, and, believe me, you shall not find a harsh judge in me, or any want of sympathy."

"She had grown paler and paler while I was speaking; but she had not interrupted me by a word or a gesture. Now she spoke, with considerable effort, and putting visibly a strong constraint upon herself. This, again, was Ida—our sweet, frank, outspoken Ida—in a totally new aspect. But I read the riddle correctly, while I shrank from the reading of it. There is nothing in the moral world so potent in its action, and so hopeless to contend with, as the influence over a woman of a man whom she loves, especially if that man has, or even makes out that he has, any right of appeal to her generosity.

"It is quite as well"—such were her words—"that this explanation should take place between us. I entirely deny your right to question me. Whatever power over me my father gave you can only extend to a certain time, and he had no power to leave you my confidence and my obedience by his will. They would have been my own mother's by right; they are not yours, and I will not give them."

"Ida! in Heaven's name, what are you saying? Think of what we were to each other! Was there a cloud on our happiness? Did I ever do anything to hurt or harm you? You did love me for all those years. My child! what has

changed you so much—so fatally? How is life to go on at all for us, if you bring this dreadful element of estrangement into it?

"‘I do not know,’ she answered, slowly, ‘anything about how life is to go on for either you or me; but you can do as you choose, it seems, with mine for a certain time. I don’t believe, if my father had had time allowed him to think of what he was doing, he would have disposed of me, even to that extent, without telling me about it, and asking what I wished.’

"‘And you, Ida, if he had had time, and had asked you, would you then, at that time, when I had no consciousness at all that anything had arisen between you and me—would you have asked him to place your interests and the care of you in other hands than mine—would you have chosen another guardian?’

"‘Most certainly I should; and he would have done it.’

"‘And what reason would you have assigned for making a request of your father, which would have caused him infinite pain?’

"‘She turned her eyes completely away from me while she made me this remarkable answer:

"‘No doubt I should have found a sufficient reason to give him, though it would not have been the true one.’

"‘And the true one, Ida—the cause of your sudden change of feeling and of conduct towards me—will you not tell me that now, that I may know where I stand with you, and set right whatever wrong impression your mind has received?’

"‘I spoke as gently and persuasively as I could, though my heart was beating with anger—not against her, poor child, but against the man whom I suspected with ever-growing cause.

"‘No, Mrs. Pemberton, I will not!’

"‘The reply paralysed me. A dreadful sense of helplessness came over me.

"‘Ida,’ I said, ‘I am unable to contend further with you. You are no longer the same creature. It is as though an utter stranger had suddenly arisen in your place—an enemy, with a terrible secret weapon of warfare to use against me. How I am to meet this dreadful perversity of yours I know not; but there is one thing of which I am quite certain—my duty to your father. That duty is to save and guard his child from every danger, in so far as it is possible, even without and against her own will; and, Heaven helping me, I will do that

duty. You refuse to give me your confidence? You refuse to tell me with whom it is you are in secret correspondence?’

"‘I refuse.’

"‘Then I will tell you, poor, misguided child. Your mind has been poisoned against me by Mr. Dale, and the secret correspondence you are carrying on is with him.’

"‘She sat motionless, her eyes fixed on the floor, and made no reply.

"‘You must feel,’ I continued, ‘that to find you—who, a little while ago, were so different; you, who never had a thought or feeling unshared with your father and me; you, in whose love and sympathy I wholly trusted—capable of acting as you are doing, is a dreadful blow to me. It is, perhaps, the heaviest that Fate can now inflict upon me, and it darkens the future as it embitters the present. But I do not reproach you, Ida, indeed I hardly blame you. You are very young and inexperienced, and you have fallen under the influence of a bad and unscrupulous man.’

"‘Now I was to behold with astonishment another phase of the transformation which had passed upon Ida, and rendered her almost unrecognisable, almost incredible. She rose deliberately, and said, not quite steadily, but very distinctly:

"‘I refuse to listen to anything you have to say respecting Mr. Dale.’

"‘In another moment she would have walked out of the room; but I arrested her by my next words.

"‘Would you have refused to listen to your father, if he had told you his opinion of Mr. Dale?’

"‘My father had a good opinion of him; he liked him.’ She said these words with nervousness which she could not conceal, and she glanced at me furtively, for the first time since she had entered the room.

"‘Indeed he did not like him. He had not a good opinion of Mr. Dale. I suppose you have not yet discarded all faith in me; I suppose you do not yet consider me capable of telling you a deliberate falsehood; and I assure you, upon my honour, if your father had lived, he never would have received Mr. Dale into his house again, or allowed you to keep up any acquaintance with him.’

"‘If that’s true—and I suppose I am bound to believe it—my father was turned against him by you. I don’t know why you hated him from the first moment you

saw him—bad as you make him out, he has refused to tell me that, though he knows it—but you did hate him, and you turned papa against him, if he was turned.’

“‘You are perfectly right in that supposition,’ I replied, to her evident surprise. ‘It was certain information which I gave your father, concerning Mr. Dale’s conduct, that altered his first kindly impression of the stranger, for, like all his impressions, it was generous. And now, I will make a bargain with you, Ida. If you will tell me how this secret correspondence between you and Mr. Dale arose, to what extent it has gone; in short, the whole truth, I will tell you what I told your father about Mr. Dale, and leave it to yourself to say what you ought to do, for the sake of your father’s memory, and for your own safety in the future.’”

“I rose and approached her, but she drew back from me, though I could see that her resolution was shaken, and her curiosity was excited. If she was acting under instructions now, Mr. Dale had foreseen contingencies, and calculated chances with considerable skill. Again her eyes avoided my face, but she spoke firmly:

“‘I don’t want to hear; I will not listen. Nothing that you could say would make me disbelieve him; anything that you could say would only make me more sure of what he has told me.’”

“‘Then,’ I exclaimed, in agonised conviction that there could be only one explanation of such words, ‘I can but conclude that you love this man; that he had exerted the one only influence over you which can pervert a girl’s whole mind, and turn it against those nearest and dearest to her, living and dead. And yet, how can this be? You have not seen him since he left the house; and he was but a few days here! It seems too dreadful to be true. Tell me—at least I have the right to know it—is it so? Has this man won your heart, poor child, before you have learned anything of life, and of human nature?’”

“‘You ask me,’ she replied, blushing deeply, and in a voice tremulous with anger, ‘what he has never asked me. Mr. Dale is a friend of mine. I trust him; and I have surely the right to choose my own friends.’”

“Her answer confounded me utterly, and so far placed me at a disadvantage, that I felt I had gone too far. But who

would not have been led by the girl’s words to the conclusion which I had reached?

“‘I am glad that I was mistaken,’ I said. ‘I am glad that it is not so bad as I feared; but I must tell you, Ida, that this man cannot be your friend; and that, in a certain sense, you are not free to choose your friends. You are too young for such freedom, and the proof is that you have been led into the impropriety of a clandestine correspondence. One does not address a friend by initials at a post-office!’”

“She answered me in the same angry tone:

“‘You are insulting me, Mrs. Pemberton. I am young and ignorant, but I know enough to be aware of that. I address Mr. Dale as I do because he has no fixed residence at present; he is moving about, and sends for his letters to the post-office. He is going to England almost immediately.’”

“This was good news in one aspect of it—the near. Bad news in another aspect of it—the distant.

“‘Will you tell me,’ I said, leaving all else aside for the moment, ‘how you got into correspondence with a person so nearly a stranger to you? On what pretext did he induce you to write to him?’”

“‘Mr. Dale,’ she replied, ‘respected and liked my dear father, and was grateful for his kindness; and he did not wish completely to lose sight of us, and he asked me to let him know when we should be going to England.’”

“‘But you could not have told him that?’”

“‘No—oh no—I could not tell him that; but I knew he would pity me when my father was dying, and it was then that I wrote to him first.’”

“I understood it all, I saw it clearly now.

“‘Ida,’ I said, ‘I will not try to prevail with you by asserting authority which you deny—that could only bring about an unbearable state of things between us; I will only appeal to you, for the sake of your father’s memory and the old affection there once was between you and me, to give up this correspondence. You have been led into it innocently; but it is wrong in itself, and it may injure your future in ways which you could not now understand.’”

“She had been standing, during the latter portion of our conversation, midway between me and the door. She moved a

step or two in the latter direction before she spoke again.

"Will you give it up?" I asked her once more.

"No," she said, "I will not. There is no use in saying anything more to me. I know my father would have allowed me to have Mr. Dale for a friend, and that is enough for me."

"With these words she left the room, and left me to reflections which, for the time, were simply those of hopeless bitterness, but which afterwards shaped themselves into a resolution.

"I did not see Ida again until the following day, and then we met with mutual embarrassment. I have no doubt she was trying to make out whether her resolution had conquered me in any way, and that she could not believe that my solicitude was quite disinterested. I had no notion of the nature of the poison which Mr. Dale had instilled into her mind; but its active working was plain to me. She was barely polite to me, with a fine assumption of careless indifference which would once have been impossible to Ida; and she went about her customary occupations and amusements with more demonstrative zeal than she had shown in anything since her father's death.

"Before I went to my room for the night, I made the first allusion which had passed my lips to the occurrences of the previous day, and that in a very few words. I said I had only two requests to make of her.

"The first was, that she would inform me of Mr. Dale's departure for England whenever it should take place. The second was, that if Mr. Dale should ask her to engage herself to him, she would inform me of the fact.

"She seemed excessively surprised, and, for a moment, indignant; but I said, in the driest possible manner:

"I conclude, Ida, it would not be pleasant to you that Mr. Dale and I should meet; I am quite certain it would be very unpleasant indeed to him, and I therefore wish to avoid such a contingency.

As for my second request—as you have made me understand that my wishes would weigh nothing—you cannot hesitate to tell me what I must know sooner or later."

"You imagine more than is the case."

"I hope so," I said, and I did not urge her to any specific answer.

"And now, what can I do, in the face of such a treachery of Fate as Ida's infatuation, because that it is? The girl is perfectly sincere in her account of her feelings, she is only mistaken in their nature. Love him, in any true sense, she, of course, does not; this is only the romantic imagination of a girl, excited by an unworthy object. But I am quite powerless, save in two respects. I can ensure the influence of time and absence on the 'friendship,' as she innocently calls it, by guarding against their meeting either here or in England; and, if he does, what I can hardly doubt it is his intention to do, in keeping up this correspondence—that is, get her to engage herself to him—I will take such measures as, if I do not greatly mistake the man, will make him relinquish her promise without much difficulty. So, it may be, that the girl's dead father, by the hastily-made will which put so much power into my hands, has provided for the safety of his child in a danger which he was mercifully saved from seeing.

"Here my memoranda comes to an end. Many weeks have passed since I made the discovery I have recorded, and no alteration has taken place in the external relations between Ida and myself. I am very near to my time of trial—a time which may leave her alone in the world. The best thing I can do for Ida is to make sure, as I have now done, that the relative, trusted by my husband, and therefore trusted by me, who would in that case be her only resource, shall be in possession of the facts which are faithfully set forth here, and of the enclosed document, which will supply him with, as I believe, the only weapon which he can use with success for Ida's rescue and protection.

"MARY PEMBERTON."

END OF THE FIFTEENTH VOLUME.

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DAVY'S LOCKER.

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DAVY'S LOCKER.

CHAPTER I. INGOT-GARDENS.

IN the vicinity of the old red-brick palace at Kensington, whose beauty has so much in common with that of a pug-dog that it is derived from its ugliness, stand many modern houses, in comparison with which the ancient residence of our kings who were is insignificant indeed. These houses—characteristic objects of this modern age—are full of personality: their big carcasses are all alive with meaning, and that meaning is money. Art nestles in Kensington; aristocracy modestly hides itself away amid the melancholy remains of what were once green, flower-decked, tree-shaded lanes; even royalty has somewhat of a pensioner's aspect; the old Court suburb skirts a new kingdom with a new king—his name is Money, and his royal lodgings are all over the place. He has gone to work like a king who has but to ask, or rather to demand, and have. Vistas are opened up for his delectation; narrow ways are widened; rough paths are smoothed; cunningly-devised gardens, which might be pleasaunces in the tender heart of the country, lie where only a rail divides them from the constant tread of footsteps hurrying townwards, and where their groves are never silent from the busy hum of men. When one of these great houses lies vacant—a chance which marks the difference between this new realm of money, and the old regions where houses go by descent—it is described in the auctioneers' announcements by grandiloquent phrases which leave the late Mr. George Robins nowhere. The "desirable residence," the "eligible family house," which

modestly attract attention throughout the West-end district, are mere cottages when compared with the "palatial mansion," whose dimensions seemed to have been planned to meet the requirements of a tenant who comes "with a legion of cooks and an army of slaves." Architecture displays all its modern lavishness and vulgarity in the construction of these palatial residences; and their decoration is, generally speaking, an elaborate exposition of what money can do, when it has not got taste to assist it. There are exceptions, and they show their plainer faces with refreshing contrast beside the mock Moorish, the mock Gothic, the mock Greek, and the mock Swiss structures which abound on all sides.

Mr. Gilbert Wardlaw dwelt within the boundaries of the new realm of King Money. To him extended the privilege of that broad, well-laid, well-watered road, secured by sacred right from wheel of wagon, or tradesman's cart, or vulgar cab, unless such vehicle were bound for one of the palatial mansions; for him the privilege of commanding by a nod the opening and the shutting of those great bronze gates, with their heavy lamps, and their flaming board setting forth the privileges of private way, and penalties of infringement. Mr. Gilbert Wardlaw's palatial mansion was one of the exceptions: it was neither mock Moorish, mock Gothic, mock Greek, or mock Swiss—it was a grand, square, solid, well-built, well-contrived house, calculated, indeed, to take away the observer's breath by the notion of its vastness, considered as a place for a few human beings to live in, and to make him gasp again at the notion of what it must cost to

fulfil that purpose therein. But there was no frippery about it—no pretence—and, inside or out, nothing of the vulgar ostentation of wealth. The approach from the broad road was planted with sombre trees and shrubs; the great hall door, double leaved, and curiously like an iron safe on a gigantic scale—a safe which might have held the savings of all Broddingnag—was painted a dark olive green; not a flutter of red silk blind, or flaunting of gaudy tassel, caught the eye along the ranks of the wide-extending front of that grand house, which stood rooted like the firm earth itself. Crimson silk and filmy lace, nicknacks from Nippon, and curios from Cathay—all that savoured of the passing fashion of the hour—might be looked for at the back of the house, where the suite of boudoirs and morning-rooms looked out upon cultured fields and avenues of stately trees, and, past them, to the uplands of royal gardens and park not yet fallen to the dynasty of Money. No over-profusion of gilding, or parade of costly stuffs, reduced Mr. Wardlaw's palatial mansion to the level of the merely rich man's dwelling. Bronzes and marbles, Cordovan leather and old tapestry, Venetian glass and Florentine cabinet-work, Indian fabrics with never a staring colour or inharmonious design in them, were to be found among the furniture of the nobly-proportioned rooms; but nothing in the palatial residence bespoke the parvenu—not even the parvenu himself.

On Mr. Gilbert Wardlaw the possession of wealth and the habit of splendour sat easily. It was not uncommonly said of him, by persons who accepted his hospitality and criticised his surroundings with equal freedom—such is the charming impertinence of the great world—that really he might always have been a gentleman. If Mr. Gilbert Wardlaw was aware of the tone in which he and the costly entertainments, which had for two or three seasons past figured regularly among the institutions of pleasure-worship in London, were talked of, he probably would have cared little. Perhaps he never knew the power which his wealth secured to him. He prized very highly the consideration which it purchased, but the luxury with which it invested the common processes and tasks of life affected him but slightly. Everything which money could buy Gilbert Wardlaw gave his wife, also that which money could not buy—the fullest love of a heart, with dark corners in it, doubtless,

but not all corrupted in the service of money-getting. His own habits were simple, and his private apartments were the plainest in the great house. These rooms were on the ground-floor, shut off from the entrance-hall by a door concealed behind the rich tapestry, which covered the walls to the height of an open gallery with balustrades of richly-carved white marble. The suite consisted of three rooms communicating with each other, and the third gave egress through a glass door upon a flight of white marble steps, which descended to a small shrubbery. Through this shrubbery there lay a narrow, hard-beaten, well-kept path, screened from view—either from the house or from the grounds—by the choice plantation. This walk was a favourite resort of Mr. Gilbert Wardlaw's, and it terminated in a small iron gate, opening into a lane, which led at a few yards' distance to the high road. This convenient arrangement had been cunningly masked by the contrivance of a clever landscape gardener, so that the appearance of expanse and seclusion was preserved.

Mr. Gilbert Wardlaw was a good-looking man of about fifty, tall, well-built, robust, fair-complexioned, gray-eyed, dark-haired, clean-shaven, unpretending, and looking like a gentleman—a man with no marked peculiarities, either in appearance or manner; talking little, boasting never; if not strongly sympathetic, pleasant enough to get on with, and affording no pretext, except, indeed, his wealth, for dislike. He was understood to be what is called a self-made man—meaning a man who is endowed with the faculty of seeing opportunities, and turning them to advantage; but, in fact, nobody knew anything about his own origin or much about the origin of his wealth, and nobody cared; that wealth was solid, and liberally shared with society. "The man himself was very well," society said; explaining its good opinion by adding: "Oh, Wardlaw's the kind of man that is in everything, you know, if it is only big enough and good enough." Having been eminently successful, Mr. Wardlaw had come to be regarded as eminently safe, and he was generally supposed to have a passion for the processes of money-making. He was not known to have any of those enormously expensive tastes by which the expenditure of great fortunes—which are not swallowed up by the claims of large landed proprietors, and the traditional obligations of high rank—are accounted for. He did not race, he did not

yacht, he was no sportsman, he was no collector, and the idea of keeping a theatre as a pastime had not presented itself to his mind. He had a picture gallery indeed, but that was his wife's fancy, and he bought pictures because one set of her artist friends had told her to buy them, and sold them because another set suggested that they might be replaced with advantage. He had a fine library, and he occasionally read, but he knew nothing about editions, and took bookbinding, as he took his waistcoats, on the word of the purveyor. He had a superb stable establishment, and Mrs. Wardlaw's equipages were faultless in style, but he would not have known his own horses if he had met them detached from the carriages, and he never rode. His interest in politics was confined to the consideration of how foreign affairs and the manœuvres of home parties affected the money market; he liked chess, flowers, and good dinners in his own house, and was hospitable without being effusive. He loved money-making—the business of it he enjoyed far more than its results—and loved almost as well his pretty wife, who was twenty years younger than himself. Altogether a colourless sort of man, for one who had climbed so high up that ladder which scales the social heaven. Though they were as happy and united a couple as could have been desired, there was a marked division between Mrs. Wardlaw's side of the house and Mr. Wardlaw's. If he had no tastes in particular, she might be said to have all tastes in general; she enjoyed life, and the very large share of its good things which had fallen to her lot, with the frankest and heartiest pleasure; she had considerable beauty, high spirits, no cares, and, though neither a selfish nor a heartless woman, she was deficient in that one touch of feminine tenderness which would have made the fact that she was childless a grief sufficient to have at least shaded, if not marred, the brightness of her lot. Her fine house, her splendid dresses, her equipages, her entertainments, her troops of friends, the gaieties and the graces of a state of life which in its material aspects can have no rival, one would think were delightful to her; but, to do Mrs. Wardlaw that justice which society was perhaps disposed to withhold, she held them all cheap in comparison with the giver of them, and the domestic love which had never wavered or failed. On one side of her brain Gertrude Wardlaw did not understand her husband. She knew it, and she did not

try; business matters were above her, "out of her line," she used to say, and Mr. Wardlaw hated women who knew about business. She was content to know that he was a great business man, and that her only rival in his affections was that safe and productive one which she called the office. She had no more notion how the money which she spent was made, than she had of the process by which the silk gown that she wore was evolved from the leaf of the mulberry-tree, into the chef-d'œuvre of Madame Elise. She spent the money as she wore the gown, in well-contented ignorance. Only a superficial observer could have believed that the sunshine, which was always diffused about Gertrude Wardlaw, came entirely from without—those who know that prosperity and happiness are different things, would have seen that she was profoundly happy.

In that childless household there was one person whose importance was not measured by her position; this was a young lady who had lived with Mrs. Wardlaw since her marriage. The looker-out for contrasts in human fate must be hard to satisfy who does not find a wasteful every day on which he makes his chiffonnier-like journey in search of them; they are thickly scattered in everyone's path. A fair, if not a very startling specimen, was afforded by the respective destinies of the two young women, who shared with its master the vastness and the splendour of Mr. Wardlaw's palatial mansion. In their childhood and their girlhood the destinies of Gertrude Ludlow and Florence Cheyne had run smoothly side by side, tame and commonplace. But there came a day when all this changed; when one of the playmates and school friends found herself the chosen bride of a man already eminent in those annals of fame which are the chronicles of the kingdom of Money: and the other found herself a penniless orphan, with no better prospect than the hope of being able to teach others in the second-rate boarding-school where she had been taught. The girls had not met for some little time before these widely different events had severally befallen them, and, indeed, it was Gertrude Ludlow's visit to Florence's home, for the purpose of bespeaking her friend's congratulations, that made her aware of what had befallen that friend. The bride-elect came radiant and elate from brilliant scenes of pleasure to the joyful business of preparing for her great establishment in life, to find that Flo-

rence's home existed no longer, that the old house had passed into the possession of strangers, and that she must seek for Florence Cheyne at the Roehampton school.

It is such a common story. It has gone into, and will go, into, till the end of time, such countless editions, that it need not be dwelt on here. The former pupil, who was going to reflect such credit upon everybody, who had anything to do with bringing her up to that pitch of perfection at which she had captivated the heart of a financial Crossus—as her former school-mistress loved to call Mr. Wardlaw—found the former pupil who reflected no credit upon anybody, very melancholy indeed; melancholy, be it said, but not miserable, as Gertrude Ludlow felt convinced she herself would have been under similar circumstances. The sorrow of Florence was a wholesome sorrow: grief for the dead, and for the love lost out of her life, not rebellion against the privations and the necessity for exertion which had come into it. She was much cheered and delighted by the visit of her friend; hardly so surprised by it as was Miss Hatherton, the schoolmistress, for Florence had not yet learned any of that philosophy which prepares us for indifference and neglect from prosperous friends, when the wind blows the other way on ourselves. She expected no less from Gertrude Ludlow, but she did not think of more; and her surprise nearly equalled Miss Hatherton's, when the following day brought her friend again to Roehampton.

"I have settled it all with Mr. Wardlaw, my dear Flo," was Gertrude Ludlow's embarrassed remark. "You are to come and live with us, to be what the world calls my companion, but to be in reality my best friend, as you have always been; and Mr. Wardlaw is quite sure he shall like you, after me, better than anyone in the world, so don't say anything about it, except that you will be ready to meet me at my new home when we come back from our wedding-trip, because it is all settled."

And it was all settled; so that the very few people in the world who knew anything about Florence Cheyne considered her a very fortunate young woman, and she did not dissent from their opinion. She removed with her small belongings from the Roehampton school to the great house in Ingot-gardens, in time to receive Mr. and Mrs. Wardlaw on their arrival. At the great house in Ingot-gardens she had lived ever since, the

companion and friend of its mistress; and Mr. Wardlaw had carried out that intention which, it may be fairly believed, was a friendly invention on the part of his bride-elect. He really did like Florence Cheyne next best to his wife; and, perhaps, after those two no one could lay claim to so strong a feeling as positive liking on the part of the colourless and unimpressive man, whom people called inscrutable, because he was successful and taciturn.

The contrast between their destinies was none the less real, however, because Florence Cheyne shared all the external splendour, comfort, and even consideration of her friend's life, and brought to her share in that life a secret which enhanced that contrast, for she, too, had a lover and an offer of marriage, and was engaged at the very time when Gertrude Ludlow came to impart to her the prospects which were so fully realised. But the lover of Florence Cheyne had no home to offer her; might not have one, however modest, for many a long day; and their engagement was one of those uncertain and harassing affairs to which the wiseacres of this world strenuously object. It was with no intention of concealment from her friend that Florence Cheyne left this important matter unmentioned before Gertrude Ludlow's marriage; it was because she did for awhile feel the contrast very keenly; but when she had settled down in her new home, and felt that it really was home with all its comfort, enhanced by the genuine kindness of which she was the object, she began to be ashamed of herself for the smallness of the motive which had kept her silent, and she confided the facts to Mrs. Wardlaw. That kind and flourishing young woman received the confidence with outspoken pleasure. It did not the least matter that Florence's lover was not well off; Mr. Wardlaw would take his fortunes in hand, and from that time they would be as good as made. Mr. Wardlaw was sure to like him; of course in his business things were constantly turning up which could be put in the way of the young solicitor; nothing could be more providential than that particular branch of the law being the profession of Florence's lover; he must come and be introduced at once; and as for the long engagement, which even the most favourable turn of affairs must needs imply—for Mrs. Wardlaw would not hear of Florence's marrying until she could be thoroughly comfortable—though she was not more selfish than

the rest of the world, she could not but rejoice in the prospect of keeping her friend beside her for some time yet. "And so," exclaimed Mrs. Wardlaw, with the easy triumphant expression familiar to her, "that is settled; and now I shall go and tell my husband all about it."

Two years had elapsed since Florence Cheyne had taken up her abode at the great house in Ingot-gardens. The arrangement was a happy one for all concerned, and though Mr. Wardlaw's interference in the affairs of Florence's betrothed had not, as yet, brought about any remarkable access of fortune for that individual, it had availed something. The young man found favour in the sight of the financial Croesus, even to the very uncommon extent of being admitted to the private suite of rooms of whose existence the ordinary visitors, who thronged the great house and formed Mr. Wardlaw's society, were unaware, and sometimes, in the spring and summer evenings, the two paced up and down the private walk in the shrubbery—a privilege which would have been regarded with envy by many, who looked upon the vicinity of Gilbert Wardlaw as a kind of Tom Tiddler's ground. It was on such an occasion, as they walked to and fro on a fine evening in the spring, that the young man informed his powerful friend that he had come to tell him a bit of good news.

CHAPTER II. RICHARD PEVERIL'S LUCK.

IF Richard Peveril had been a wise man, he would not have fallen in love, precisely at the moment when his fortunes required the careful concentration of his thoughts and attention upon their amelioration. Perhaps it would not be easy to do a sillier thing, than this same falling in love was on Richard Peveril's part. In the first place, he had no money, or, what is almost as bad, he had not enough; and, in the second place, the object of his choice was poorer than himself. Under these circumstances, no reasonable, well-regulated, well-constituted youthful mind can possibly regard Richard Peveril with favour; that sentiment he can only hope to create in the minds of the romantic, middle-aged people let us say, who married for love in the second decade of the present century, and are not sorry for it. To the romantic mind, whether it be found in such staid conjuncture or elsewhere, Richard Peveril might possibly have appealed for sympathy on a certain delightful occasion, when he had reason to think he had at last got "a

lift." Now a lift was the great object of his ambition, as it generally is the object of the ambition of young men who have entered upon a profession without large means, or considerable interest. The term has a great variety of miscellaneous meanings, more or less indistinct even to those who employ it. In some shape or other, however, it always means patronage; an editor, a publisher, a customer, or a client.

To Richard Peveril, "a lift" meant a client—a client above the ordinary run of persons requiring small differences settled, small grudges gratified, small interests defended, small gains secured—the little fish which come to the perseveringly-spread net of a young solicitor with nothing to boast of in the way of a connection. There had been a time in Richard Peveril's life, when things had borne a cheerful enough aspect for the young man—when he might have looked forward even to the possibility of falling in love with a girl whose face was her fortune without incurring the charge of extreme, if not criminal, folly; when, in addition to the profession for which his father had destined him, that father, a retired wine-merchant, expected to have been able to leave him comfortably off. But Mr. Peveril, who made one mistake by retiring from business while he was yet too active-minded to enjoy doing nothing at a country place, which his previous town habits rendered equally incomprehensible and distasteful to him, made a second in order to remedy the ennui of the first. He had been a sober trader, sensible, and successful. When he became a speculator his soberness and his sense forsook him; he laboured under the double disadvantage of ignorance of financial matters, and distance from the spot on which they may be least ruinously transacted. He speculated wildly, and lost extensively. Then he made mistake number three—he concealed the state of his affairs from his son, and contented himself with pressing upon the young man the necessity of adopting a profession which would teach him to be more wide-awake than his neighbours.

A very few days after his son was out of his articles Mr. Peveril died—of a complication of diseases, it was said, but more probably of that common complaint, the inability to make his accounts balance—and then his son discovered how necessary it would be for him to be more wide-awake than other people. The involved state of his father's affairs was disclosed to him,

and he found himself obliged to face the world with as much confidence as a sum of money which fell somewhat short of two thousand pounds could inspire.

This brief preamble will suffice to show why "a lift" was especially desirable by Richard Peveril. Very likely the gentleman who occupied the chambers above him, and the gentleman who occupied the chambers below him, and all the gentlemen—most of them of the severely legal type—who passed up and down the common staircase of their Inn, during all the hours of the working days, would have declared that they were quite as much in want of a lift as Richard Peveril. To want and look out for lifts are things inherent in human nature. Richard Peveril looked out long and longingly before one came to him; and, in the meantime, he committed that folly which must cut him off from the compassion of the youthful modern mind—he fell in love with Florence Cheyne, and she fell in love with him, with as much mutual readiness and satisfaction as if they had had all Ingot-gardens at their back.

Florence Cheyne was a very fair excuse for this act of folly on Richard Peveril's part; and he, too, had much to recommend him to a woman's fancy. He was good-looking, manly, frank, and kindly—together the sort of man a girl might invest with all the charm of fancy, and yet find, when she came to contemplate him in the prosaic reality of domestic life, that quite enough of solid reality remained, to render him worthy of the truest wifely worship.

Richard Peveril worked hard, and if he had not made much money, he had acquired a high character. Perhaps he had occasionally felt a little disappointed that it did not more frequently occur to his good friend at Ingot-gardens to put things in his way, but he readily explained it by the magnitude of Mr. Wardlaw's transactions, and their important nature. He liked the house, and prized his entrée there, when the happy leisure time came, and he might seek the presence of his affianced Florence, who was not in the least spoiled by all the luxury she lived in, and who could draw delightful fancy pictures of the home that was to be their own—a home which had no features in common with that to which she was now completely accustomed. He was a happy young solicitor indeed!

A more than usually happy young solicitor was Richard Peveril on that par-

ticular spring evening, when he walked in the secluded shrubbery with his host, and talked about his stroke of luck. Mr. Wardlaw had, when he chose to exert it, the charm of a sympathetic manner; he could throw into his face and his voice just that amount of interest and attention, which a man may exhibit without affectation; and he could do this with effect when his mind was absent from the scene and the subject. He had rarely been detected in this; and the few who had found him out had kept their discovery quiet, as even incautious people are apt to keep their discoveries concerning the little ways of men who are not only enormously rich, but are supposed to have the power of making other people's fortunes by that popular impossibility—"a stroke of their pen." Richard Peveril, certainly, had not found him out; and on this particular occasion there was no room for detection, for Mr. Wardlaw was genuinely interested and unfeignedly attentive. This was all the more gratifying, because Mr. Wardlaw had not been looking well when Richard Peveril was admitted, as usual, to his private rooms, and his visitor perceived a quick expression of annoyance, belied by his cheery greeting, pass over his face.

Mr. Wardlaw's private sitting-room—it was not a study, and the grand library, which he never entered except in other people's company, was on the other side of the house—was crowded with papers, despatch-boxes, and all the paraphernalia of a man who lives for the business of money-getting; and Mr. Wardlaw was sitting among them, as much absorbed in affairs as if it were still the working-time of day, and the place were his office. Some papers lay about in disorder; others were exactly arranged in rows within reach of his hand. Mr. Wardlaw was not looking well, but he explained to Richard Peveril that he had just undertaken one or two such very big things, that he had had to work unremittingly during the past week. When the young man began to tell his story he roused himself up to interest in it, and throwing off his preoccupied manner, proposed a walk in the shrubbery. The story was a simple one. Richard Peveril had an old school friend, who had just succeeded, by his father's death, to a large property in land and a considerable sum of ready money. Mr. Levinge was a man of one idea—Africa; and he had one intimate

friend—Richard Peveril. He had made his friend his "man of business," a functionary whom his worthy father would never have admitted, and was about to start for "The Interior." Here was "a lift" indeed. The estate was an eminently improvable one, and Mr. Levinge had a notion that Richard Peveril would do great things for him in the way of investment. Richard Peveril desired nothing more ardently than to justify his client's confidence; and now he appreciated at its full value the worth of Mr. Wardlaw's friendship, for where could he obtain such counsel and aid as from him?

They went into all the details fully, and Richard Peveril was deeply impressed by the lucidity and precision of Mr. Wardlaw's views. He would call upon Richard the next day, he said; and in the meantime he would consider the best means of employing the sums which Mr. Levinge had placed at Peveril's discretion. That settled, Mr. Wardlaw insisted on Peveril's dining with them—they were, for a wonder, alone that day; and when the ladies returned from their drive, Florence had a few happy, hurried minutes with her lover before she went to dress.

"This must be such a good thing, Flo," Richard said to her; "and if I am only decently capable and painstaking, I must make so much out of it for Levinge, that I really think we might—venture—very soon."

"Do you, Richard? You know best. I am not afraid of any future with you."

There was no time for more, but the betrothed pair wore unusually happy faces at the gorgeous dinner-table, and the conversation was gay, though Mr. Wardlaw took little part in it. His few observations and his frequent smiles were, however, quite à propos, and even his wife failed to perceive that his mind was absent. Mrs. Wardlaw was very full of the points and the paces of a pair of horses she had seen that day; they were the property of a rival plutocrat and near neighbour. "Such beauties," she said; "bays, with black points; only you know nothing about horses, Gilbert, and can't understand how I envy Mrs. Goldstable."

"Have you any notion of their price?"

"Yes, Spencer found it out for me: more than five hundred pounds."

"If Spencer lets Mrs. Goldstable's coachman know that you will give seven hundred for the horses, I think you will find them very much at your service."

"Oh, Gilbert, are you in earnest?"

"Certainly, my dear. You want the horses; you had better have the horses. It is very simple."

Mr. Wardlaw dismissed Richard Peveril to join the ladies, and then went to his private rooms. Richard and Florence parted that night with a mutually imparted assurance that they had never been so happy before, and that they never could have expected things to look so bright for them.

"Though I shall never be able to let you outbid Mrs. Goldstable, like Mrs. Wardlaw," said Richard; "or give a ball to the royal princes, like your neighbours here."

"And I shall never wish to do either one or the other."

Mr. Wardlaw kept his appointment with Richard Peveril for the following day with the punctuality which is the politeness of princes and millionaires, and went into the new client's affairs with businesslike alacrity. Mr. Frederick Levinge was a personage in the solicitor's office already, and the japanned boxes, with his name upon their lids, occupied a distinguished position on the box-shelves and in the safe in Peveril's private room. The Shoreham Estate, the House Property, the Bank and Railway Shares, the Mortgages, and the Miscellaneous Papers made up a goodly show. Mr. Wardlaw inquired into them all, and found fault with some of the investments, while he approved of others.

"He is rather too deep in railroads on the whole, I should say," was Mr. Wardlaw's observation, when, after they had been discussing the subject in general for some time, Richard Peveril placed a box containing papers relating to bank and railway investments on the large table at which he and Mr. Wardlaw were sitting, and slowly exhibited its contents. "Ten thousand pounds is a goodish sum for a small man like your friend to put into such uncertain securities. There's nothing to say against the True Blue Bank—safe enough, I believe, for the other ten thousand; but we shall do better for him, Peveril, much better than that. I am turning over several things in my mind, and shall be able to advise you fully in a week at farthest. Don't you find this room rather hot?"

Mr. Wardlaw put one hand to his shirt collar, as though to loosen it, and passed the other over his forehead.

"You are not well!" exclaimed Richard Peveril, as he rose quickly and set the door open.

"I am not very well; I have been over-doing it a little."

Mr. Wardlaw leant forward on the table, drew the open deed-box towards him, and supported his forehead upon its edge. He looked pale and weak.

"I will get you some wine in a minute; it is in the next room," said Richard Peveril.

Mr. Wardlaw moved his head slightly in assent, and Richard Peveril, somewhat alarmed, went quickly into the adjoining room, and returned very shortly, carrying a decanter of sherry and a wine-glass.

"Thank you, my dear fellow," said Mr. Wardlaw; "I am better now."

He raised his head and pushed away the deed-box. As he did so the lid fell. He drank a glass of wine, and remarked that he must be more careful; he had not been feeling at all like the right thing of late; which Peveril, watching his ghastly face, readily believed; but that he was all right now.

"Let me see the map you were speaking of," he continued—"the map of the Shoreham Estate. Spread it out here; but had you not better put this away first?"

Richard Peveril locked the deed-box and replaced it in the safe. Then the two pored over the map of the Shoreham Estate, and Richard Peveril pointed out to Mr. Wardlaw the improvements he was projecting, and how the sea-side wilderness was to be made to blossom like a rose with golden leaves. Mr. Wardlaw's interest in all this was vivid, and he was full of suggestions. It was agreed that Richard Peveril should take no steps with respect to any investments for Mr. Levinge, until he should have heard further from Mr. Wardlaw. The great man and his admiring friend walked down to Vere-street together, after their conference, and then Richard Peveril saw the millionaire into a Bayswater omnibus, a conveyance which he affected. As they waited at the corner, Mr. Wardlaw told Richard he had nearly forgotten a message with which Mrs. Wardlaw had charged him. It was to the effect that Richard was to dine with them on Wednesday, before the ball, which Lady Dulcimer was to give to the royal princes. It was to be a masked ball, and report said wonderful things of the splendours to be displayed on the occasion. Mr. and Mrs. Wardlaw were going to the ball,

and Florence Cheyne had "composed" a costume for her friend which was declared to leave all the man-milliner Parisian devices far behind in taste and richness.

"The illuminated gardens will be worth seeing from our terrace," said Mr. Wardlaw, as he signed to the conductor of the unassuming 'bus, and left Richard Peveril thinking how pleasant it would be for Florence and himself to catch glimpses of the busy splendour of the scene, without interruption to their own far preferable happiness.

Wednesday came, and Richard Peveril duly presented himself at the mansion in Ingot-gardens. He found Florence in Mrs. Wardlaw's boudoir, and was sorry to learn from her that Mr. Wardlaw was indisposed. He had not been quite well for some days, Florence said, and had come back from the City, that afternoon, complaining of headache. He would not see a doctor; he would not take anything that was good for him; he was fretful and unmanageable, "like all men when they're ill," said Florence, who knew nothing about it. He would not, however, hear of Mrs. Wardlaw's remaining at home; she must go to the great ball—the ball which was to be an illustration and a glory for Ingot-gardens—a link between King Money and the ancient dynasty of the old red-brick palace.

"Gertrude hates going," said Florence; "she is not capable of amusing herself when there's anything wrong with him, if it be ever so trifling, but he cannot understand that. That is just where I think: fond as Mr. Wardlaw is of Gertrude, he underrates her. She enjoys all her pleasures so much and so frankly, that he thinks she is much more wrapped up in them than she really is. He does not give her anything serious to think about, and so he believes she cannot, or does not, think of anything serious."

Richard told her that Mr. Wardlaw had been rather unwell at his office a few days before. Florence looked grave.

"I suppose," she said, "there cannot be anything on his mind. He is such a prosperous man, and we are so apt to think that 'something on a man's mind' must mean money, that the mere notion is absurd; and yet it has occurred to me several times lately that he is worried and anxious. I have seen it in little things; I have noticed trifling changes in him; and, more than that, I think he has seen that I observed him, and there has

been an 'on his guard' way about him. We women here know nothing; less even than most women know about the lives of their menkind. That is his way, and it suits Gertrude. It would not suit me. You haven't by any chance heard anything, Richard?"

"Heard anything? No. Of what kind?"

"I just thought he might perhaps have had some losses; nothing to signify, of course, in his great fortune; but men mind those things, I suppose, if not for the loss, for the sense of defeat; and there may be something of that kind over him. I don't think it is all bodily illness."

"I am sure you are quite mistaken, Flo! His affairs were never more prosperous. He is a byword for success; everything he touches turns to gold. He has just set two new schemes—perfectly safe ones—afloat." And then Richard Peveril told her about Mr. Wardlaw's visit to his chambers, and their plans for the reinvestment of Mr. Levinge's money. They were now joined by Mrs. Wardlaw, who had just left her husband, and was in good spirits, as he declared himself much better. After dinner, rather earlier than usual, the serious business of dressing for the ball commenced. While this solemn process was in progress, Richard Peveril strolled about on the terrace and in the flower-garden at the back of the house, and amused himself by observing the preparations at the neighbouring mansion for the magnificent event of the evening. Lady Dulcimer's house was already a blaze of light, and the trees at the back were hung with lanterns ready for illumination; the hum of anticipation was in the air; and very soon a ceaseless roll of carriage-wheels upon the broad private road made itself audible. The night was still and beautiful, full of the scents of the early summer, and the seclusion of the garden blended delightfully, to Richard Peveril's fancy, with the scenes of brilliant and lofty life hard by.

When Peveril was summoned to witness Mrs. Wardlaw's departure, he was fain to acknowledge that Florence's anticipations were thoroughly realised. Never had Gertrude Wardlaw looked so well as in the exquisitely-composed dress which she owed to the taste and invention of her friend. She was the fortunate possessor of a renowned parure of diamonds and opals, besides other sets of jewels of great value, but the only ornaments with which she was decked on this occasion were a few

small stars of brilliants, which glittered very becomingly in her fair hair.

"But your diamonds and opals, Mrs. Wardlaw?" said Richard Peveril; "why have you not put them on to-night? I should have thought there would be a grand parade of all the diamonds in London on this occasion."

"Mr. Wardlaw did not wish it," she said simply. "I always consult him, you know, about my ornaments, and he forbade a grand display, as he wanted me to be *très-distinguée*, like the political man in the old story."

"You are going to let him have a look at you, I suppose?" said Florence.

"No," said Mrs. Wardlaw; "I bade him good-night before I went to dress. He felt inclined to sleep, and said a good night's rest would set him up completely, so we agreed that I should not disturb him."

And so Gertrude Wardlaw passed out of her splendid home, in a blaze of light, amid a crowd of servants, with her beauty at its best, her smile at its brightest, for her mind was relieved about her husband, to the carriage which was to convey her the few score yards intervening between her own house, and that which was to be the scene of splendid festivity throughout all the rest of the summer night. The pathway on either side of the private road through Ingot-gardens was thronged with a multitude, eagerly awaiting the arrival of the royal personages; and as Florence and Richard turned back from the grand entrance to which they had accompanied Mrs. Wardlaw, the notes of the National Anthem announced that the great event of the evening had taken place. The betrothed lovers repaired to the terrace whence the illuminated gardens and shrubberies at Lady Dulcimer's were bright and beautiful to behold, and after they had talked for awhile about the strange delights and wonders of the world in which the great and powerful lived, they very naturally lapsed into the more interesting consideration of that which their hopeful fancy was creating for their own future habitation.

After Richard Peveril left her, Florence remained on the terrace. The night was beautiful, and that peculiar solitude of a great house, in which orbits are so distinct that there are no chance encounters, was somehow oppressive to her; the more so for the sense of stir, and sound, and festivity close by. As she walked

to and fro, thinking very happily on the present and the future, a sound in the direction of the shrub-concealed railings which divided the main terrace, lying between the back of the house and the garden, from the flight of steps which formed the means of communication between Mr. Wardlaw's private rooms and the shrubbery, caught her ear. She listened, and the sound was repeated. It was slight, but unmistakable—the falling of a bar. Florence went swiftly to the spot, stretched her hand across the top of the iron railing, and dividing the shrubs which hid the glass door from her view, perceived that one side of it was standing open. How imprudent of Mr. Wardlaw, she thought, if he has got up and gone out at this hour of the night! And she leaned forward as far as the railing would permit her, trying to look along the shrubbery walk. No one was there, so far as she could see; but the next moment another sound was heard inside the room, whose door stood open, and a man appeared on the top of the step coming from within. Florence Cheyne was too much frightened to cry out. But this man was no member of the household: he wore the nondescript dress of a working mechanic, and it was Florence's first idea that he might be one of the men employed in the preparations at Lady Dulcimer's. In the clear starlight his face and dress were plainly to be distinguished: he had red hair and a bushy red beard, he wore a soft hat, and carried a mechanic's bag, from which the handles of some common tools projected. The man stood on the door-step; the woman, within a few feet of him, held back the bushes with her extended arm, and gazed at him unsuspected, holding her breath. He raised his head, passed the cuff of his jacket-sleeve across his eyes, and uttered a deep sigh. He had descended one step of the flight when Florence stopped him with a whisper, low, but distinct: "Mr. Wardlaw, where are you going?"

The upward look, the familiar motion of the hand had betrayed him. He turned sharply, and looked about him bewildered. With both arms Florence parted the bushes, and, framed in their dark masses, her white face under the stars met his in its shameful disguise. He stepped up to the aperture, and laid his disengaged hand on her left arm.

"Hush!" he said. "Do not call! Is there anyone on that side?"

"No, I am quite alone." Then in the lowest whisper: "In Heaven's name, what does this mean?"

"I will tell you—I will trust you." He spoke with extreme haste, in the lowest tones which could make speech audible to the ear most intensely listening, and with hollow, haggard eyes fixed eagerly upon hers. The air was resounding with music from the ball-room, and sounds from the road pierced even the seclusion of the shrubbery, yet to Florence every syllable came with a terrible intensity of distinctness. "I am ruined, disgraced, and flying—flying, not for my own sake, not to save myself, but for her sake, and that there may be something in the future for her. The harm I have done to others can never be repaired; they could not punish me more heavily than I shall be punished."

Florence had no power to utter a sound, she only continued her horror-stricken gaze.

"This has come suddenly, and an enemy has done it. I have done desperate deeds, but I was driven to desperation. You could not understand it if I told you, and every second is precious. I trust my wife to you; and, mark me, Florence Cheyne, I so trust you that I know you will obey me. Wretched men like me are tracked through their wives—I must not be. Now I must go."

"Stay," she said, finding a voice at last; "for Heaven's sake, stay! Tell me what I am to do; tell me what I have to say."

"Your own heart will tell you."

"One word. Will you not return? Are we not to see you again?"

"God knows! Much will depend on you. Help her to bear it."

"Have you money?"

"I have money and her jewels here."

"In that open bag?"

"Yes; that is my safety. Good-bye."

The next instant he was walking away down the path through the shrubbery, to the well-masked private gate which gave admittance to the lane. In two minutes Florence knew he would be out on the high road, mingling with the throng which, though it was long past midnight, induced by curiosity and the fine night, lingered about the gates of Ingot-gardens.

In the early morning, when the glorious world was waking up to the beauty of day from the beauty of night, when the birds were singing in the London trees as they might have sung in Arcady, Gertrude Wardlaw came home. The flush of excite-

ment was on her cheek, and the pleasant memories of a brilliant fête made her eyes bright. She was not in the least fatigued, and she could almost have found it in her heart to go to Florence's room and wake her, to tell her how delightfully it had all gone off; how pleased and gracious had been their royal highnesses; and how the fairest princess out of Fairyland looked that night like the fairest princess in it. But she forbore; and she was soon sleeping, as soundly as she imagined Florence to be.

If Gertrude Wardlaw had acted on her impulse, she would not have gained admittance to Miss Cheyne's room. When Florence's limbs recovered strength enough to carry her, she went to her room and locked herself in. At first there came an interval of she knew not what—shock and terror combined perhaps—which she could not analyse, but under which she suffered hopelessly. Then Florence rallied her nerves and her judgment, and looked the situation and her own task in the face. It did not take her long to decide that she would not say anything to Mrs. Wardlaw until Gertrude should inquire for her husband, when the absolute necessity for doing so would arise. Her own business, in the meantime, would be to ascertain as much of the truth as she could, and to decide on the immediate steps to be taken.

"I am ruined, disgraced, and flying!" These had been Mr. Wardlaw's words; awfully sufficient in their meaning, but leaving her in utter ignorance of the origin of the calamity. Was it to be wondered at that she asked herself whether she was dreaming; whether there was, or could be, any truth in the tremendous facts she had to contemplate? She sat in the dawning light in her beautiful room in the grand house, and saw the ghastly heap of ruin that it really was, like one who crouches by a sand-hill in a desert, cowering from a storm.

"I will write to you. I will trust you. Men are tracked through their wives; I will not be so tracked."

What did he mean by this? She could not divine further than that she should be the one to learn what had become of the fugitive; that, at least, seemed evident; and in it there was something to hold by. But the whole thing was an awful gulf of ruin—one threatening mass of darkness, traversed by red lightning-flashes of horror and woe. What had the man done? Florence was less ignorant of business matters than Mrs. Wardlaw, but she

could form no notion of the nature of his misdeeds, and their consequences. Ruin was a big word, but it was sometimes lightly used, and she could not estimate its actual significance in this case; it might mean that much would remain for the deserted wife, or little. At all events, in her most agitated, despairing thoughts, Florence Cheyne's mind never went near the truth. That all the splendour and comfort, all the observance and the ease which surrounded Gertrude Wardlaw might cease to be hers, Florence did indeed fear; but that they had never rightly, in common honesty, belonged to her, her worst thoughts did not conceive. They went little farther, indeed, just now, than the outlaw who was flying from his home and the loving wife whose heart she would presently have to wring with the news—they went only so far beyond those images as the thought that things were looking so well for Richard that he might help her friend now. The turn of the mouse to aid the lion might be coming.

When the household began to stir, Florence roused herself from her trance of thought, changed her evening dress for a morning gown, and unlocked the door of her room. She was an habitually early riser, and would not be suspected of knowing anything, when the truth should be discovered, because she was up and dressed before the maids. She made inquiries for Mr. Wardlaw, and was told he had not rung his bell, and the orders were that he was not to be disturbed. Mrs. Wardlaw was still sleeping.

Florence returns to her room, but she cannot remain there; it seems, in the few minutes of her absence, to have become haunted. She wanders about the great house, restless and unspeakably miserable, until the morning is advanced, and she has no excuse for avoiding the breakfast which she cannot eat, but has to sit down to in solitary state, her heart dying within her at every sound. The morning's letters are brought in and distributed as usual. Mrs. Wardlaw's maid appears to take those for her mistress, who is, however, not yet awake. Just then a telegraph-boy rushes up the door-steps, and his peremptory summons sounds through the house: "A message for Mr. Wardlaw!"

Florence, who is leaving the dining-room at the moment, sees the man take the telegram from the boy's hand, and imme-

diately cross the hall in the direction of Mr. Wardlaw's private rooms.

"Stay," she interposes. "I understood that Mr. Wardlaw was not to be disturbed?"

"Always for a telegram, ma'am," is the man's answer.

"Oh, very well," says Florence, "go on then;" and she goes back into the dining-room and stands against the wall with her hands before her face, waiting, with every pulse in her body beating, and a rushing like the sea in her ears, for the announcement which must come in another minute. In another minute it comes. The man returns with the telegram in his hand, and calls to the hall porter, "Mr. Wardlaw is not there."

"Not there?"

At the words Florence appears in the hall and echoes them. "Not there! What do you mean?"

"I mean, ma'am," says the man, "that there is no one in Mr. Wardlaw's rooms."

"I suppose he has got up and gone out then," says Florence, conscious that her face belies the calmness of her words.

"I suppose so, ma'am; but it seems odd, for Mr. Phillips has not been to him this morning."

"Send Mr. Phillips to me."

Mr. Phillips comes—the very perfection of a gentleman's gentleman—and receives Miss Cheyne's instructions to see whether his master has gone out, as there is a message for him.

He returns and corroborates the story of the footman. "Mr. Wardlaw is not in his rooms, and the glass door is open."

"You had better take the message, and see if he is in the shrubbery," says Florence.

This is done, but with no result; and when, on the man's returning for the second time to tell her so, and adding "It is very odd; Mr. Wardlaw has not dressed himself in his morning clothes or in the clothes which he took off last night, for both suits are in his dressing-room," she feels that the time has come for the fulfilment of her task. She turns abruptly away, saying, "I will take this message to Mrs. Wardlaw. I suppose it ought to be seen to?" and goes upstairs.

As she crosses the gallery, on the first landing, she notices that the group of servants in the hall has been augmented by two, and that they are whispering together. Steadying herself for a moment with her hand upon her heart, as she stands outside the door of Mrs. Ward-

law's room, Florence summons up all her courage, turns the handle, pushes aside the blue satin portière, and enters the apartment, which combines, perhaps, more strikingly than any other in the house, taste and magnificence. Mrs. Wardlaw has not risen, and, lying back upon her pillows, is glancing through some half-dozen notes, and dropping them on the coverlet of blue satin and lace.

"Oh, Florence," she says, "I am so glad you have come; I was just going to send for you. It was such a lovely ball; but, tell me, has Phillips seen Mr. Wardlaw—is he all right this morning?"

"Phillips has not seen him," is Florence's reply; "he was not to be disturbed until he rang his bell. Are you going to get up immediately?"

"Not just yet," says Mrs. Wardlaw. "Come and sit with me while I tell you all about it. But, Florence, how ill you look! Is anything the matter?"

"No, dear; there is nothing wrong with me. It is only the light;" but she takes Mrs. Wardlaw's hand, and glances expressively towards the maid.

"Never mind my things just now, Meadows; I shall not get up yet."

Meadows leaves the room.

"Quick! quick! Florence," says Mrs. Wardlaw, "tell me what it is."

Florence Cheyne kneels down beside her friend's bed, encircles her with her arms, and tells her.

Though the door of Mrs. Wardlaw's room remained shut, and no sound of the voices of the two women within reached any ears, the truth—that is to say, an outline of it—that the master of that large, well-disciplined, smooth-rolling, unexceptionable establishment had fled, none knew whither, but everybody guessed why, speedily became known to Mr. Wardlaw's household. If his own words, "I am ruined, disgraced, and flying," had been written up over his own hall-door, those facts could not have been more thoroughly understood. What had he done? Florence Cheyne's question was the question incessantly and vainly debated by all those who, a few hours previously, held him to be as much an institution as the big parish church, or the old red-brick palace itself. They whispered together in corners downstairs, and wondered eagerly when the news would come from the office.

The hours passed on, and nothing was changed in the external aspect of the

great house. Meals were served, no one appeared at them, and they were removed; carriages rolled up to the door, cards were left, letters were delivered, everything went on just as usual, but Mrs. Wardlaw did not appear, and Miss Cheyne never left her room. At five o'clock, a Victoria, drawn by the pair of bays which Mrs. Wardlaw had found no difficulty in conjuring out of Mrs. Goldstable's possession into her own, drew up at the door. There were no orders, and the carriage waited. At this point Meadows ventured to interpose; but, on asking to be admitted to her mistress's room, she was met by Miss Cheyne, who told her Mrs. Wardlaw could not see her yet.

"A great misfortune has happened," said Florence gravely; "you will all soon know what it is. At present, Mrs. Wardlaw must be alone."

Even while she was speaking the crash came, and there was an end for the unhappy wife of the man who was ruined, disgraced, and flying, of the solitary endurance of her misery, fenced round by gentle words and sweet consideration. Infinitely precious had those few hours been, for with that terrible revelation had come counsel, confidence, and mutual support. They were over now. Messengers from the office had come; the truth was known; the bubble had burst. Mr. Wardlaw's name was in every mouth as an insolvent absconder, a dishonest speculator, with the ruin of hundreds at his door; the storm was let loose to rage wildly round the unprotected head of his wife, and she must rise and confront it.

What had been the story of those hours? How had she borne it? This is the most foolish question of the many foolish questions which we ask about one another. She had borne it as one must bear the inevitable; as one must bear a great horror, a revelation far from the uttermost grasp of the imagination of evil, which strike the real and the actual out of our grasp, and replace them by thronging phantoms of hideous shape and threatening meaning.

When Florence Cheyne was asked that question she could never answer it. Gertrude Wardlaw was not stunned, and she did not lose her senses; but that she underwent every gradation of suffering, between frantic desperation and stony apathy, Florence might have testified. "What had he done?" his wife too asked; and she was the only one of all those who did ask who was incapable of forming

even a guess in answer. The question tortured her, so absolutely ignorant was she; but she knew there was worse torture in store for her, when she should be told what it was he had done.

Where was he? Ah, who should tell her that! His very words to Florence, faithfully repeated, contained the most dreadful revelation of all, and the most horrible threat to the mind of his wife. "Men had been tracked through their wives; he would not be so tracked." What did Florence think these words meant? Then Florence, with infinite compassion, told her what she held to be their significance—that men hiding from justice, and successfully baffling its spies up to a certain point, but being unable to resist the temptation of letting their wives know of their whereabouts, have most frequently been detected through the incautious tenderness which prompts those wives to communicate with them. This was clearly his meaning, and he would not tell her where he was! How long might she ask the question in vain? Was it ever to have an answer? To this point she returned again and again, as her mind ranged through the endless avenues of which care, and misery, and shame, and mortification, and loss were advancing, a whole army strong, to meet her, to throw themselves upon her, and rend her body and soul. Oh, if he had only been with her! if he had only faced it!—all would have been well: all, at least, would have been bearable, for whatever had come to him should have come to her too.

Florence opposed her there. It would not have been better, she said. She had little doubt from his words to her that the only alternative of flight would have been the lot of a felon. It was a long time before she could make Mrs. Wardlaw take in this conviction, so necessary to her future safety and present line of action. Any accident or misfortune, any complication of accidents, brought about by any depth or degree of error in judgment, of credulity, of miscalculation, of even wild imprudence, on her husband's part, she was ready to accept—but crime, no! She revolted wildly, as a horse will rear at the smell of blood, from this horrid truth, which, nevertheless, Florence was obliged to press upon her; and when the arrow of conviction had pierced her heart and her brain alike, then Florence Cheyne's task was hard indeed. In the conviction everything was swallowed up; in the loss of

her husband's honour everything was utterly lost. Soon they came to tell the stricken woman that her life was to be stripped of its external ornaments—that wealth and splendour, ease and observance, the sunshiny existence of a fair woman with a rich husband devoted to her lightest wish, was at an end for ever—and was to be replaced by what? They did not tell her that, not for many, many days, and she did not ask; but Florence Cheyne asked, and got for answer—destitution!

The story of the days succeeding Mr. Wardlaw's flight it would be needless to tell. It is an old story; it has gone through many editions. It will never be out of print while the love of money reigns in the undisciplined heart of man, and society worships false gods. The ruin, the disgrace, and the flight made what is called a great sensation. It was talked about everywhere with unbounded indignation, especially by those who would have been most likely to have gone and done likewise, had only a sufficient temptation come in their way. It was discussed with insatiable curiosity by the vast multitude who delight in the bursting-up of the great fortunes, which strike them as a kind of fabulous good luck extended to the wrong persons. It was gloated over with callous cruelty by some, and mentioned with contempt by others. But everyone talked of it, and innumerable stories were current as to what had become of Gilbert Wardlaw; what were the methods which were being adopted to discover his whereabouts; who were the able and intelligent officers entrusted with the task; and what were the probabilities of their success.

The list of the victims of Wardlaw and Co. was portentous, and about half true. That half constituted a heavy load for a ruined, disgraced, and flying wretch to bear upon his conscience, to solitary places where his only safety would consist in being friendless and unknown. For a while people talked a good deal about his wife. What was to become of her? Had she any friends? The word had returned to its original significance since all her prosperity had come to an end, and it was no longer in use in society.

It was a bad case, a very bad case, and there was something mysterious about it, too. For some time past, it was evident when matters came to be investigated, Mr. Wardlaw had not been in a safe position—his wealth of late years had been fictitious;

but this had not been always so. There had been a time when his prosperity was under-estimated, when his fortune was under-stated; when everything he touched prospered—and when he had touched nothing that was not fairly honest and legitimate. A change had come over this state of things, and of late his speculations and his schemes had been as wild and unreasonable, as they had been immoral and reckless. The story of those schemes would also be an old story always coming out in a new edition, and which will never be out of print. So let it pass. Its sequel is all that concerns us. The name which, but a few days before, had been uttered everywhere with envy and respect was a byword now—a symbol of anguish and misery in many houses, and of what in Gilbert Wardlaw's own? There were no four walls in all wide London that bore that title now. With unsparing haste the law had done its work; and when we see Florence Cheyne and Gertrude Wardlaw next, they are far from the palatial residence in Ingot-gardens.

The great house, rooted like the firm earth itself, still stands firm, and the trees cluster round it with their summer greenery upon them. At morning and at evening the song of birds is loud and sweet in the gardens and in the shrubbery; but there is no life in the splendid rooms, no sound breaks the silence of the vast bare hall. Marble and bronzes; priceless tapestries; costly furniture; nicknacks from Nippon and curios from Cathay—all the magnificent plenishing which adorned the stately house, every familiar object dear to association and full of the charm of constant use, have been scattered by the hammer of the auctioneer—saddest of destinies and most trite! They are all gone: the great house stands empty, a vast echoing tomb: and the bills, with their elaborate description of its former contents, hang in unsightly strips on the gate-posts. Mrs. Goldstable has bought back her bays, and is a considerable gainer by the transaction; and Mrs. Dibbs has secured those lovely boudoir-screens which she had long admired—that charming Persian embroidery, you know, really unique—all the upholstery people in London had tried to get her anything like them in vain.

On the first floor of a house in the Bloomsbury district, in lodgings consisting of two rooms, Gertrude Wardlaw and Florence Cheyne had found shelter. Mrs. Wardlaw had not waited to be driven from

the great house in Ingot-gardens. So soon as the storm burst, when clamorous voices, angry denunciation, and vociferous demands broke in upon the first anguish of her grief, she implored Richard Peveril, who had reached Ingot-gardens very shortly after the first messengers of evil, to take her away. Ignorant of the extent of the calamity that had befallen her, and incredulous of its sweeping and irremedial nature, Richard urged upon her the wisdom of delay. To leave her home and abandon its contents was to give in utterly, but she persisted; there was no battle for her to fight, she was beaten without striking a blow. Her only wish was to surrender everything in her possession to the creditors, who must be, even when all the value represented by those possessions was realised, heavy losers by her husband's crime, and then to hide herself away with Florence until some word or token should reach her from her husband. Her greatest fear was that she might learn that he had been taken. From this terror she suffered so acutely night and day, in every waking hour, that her health broke down, and her beauty vanished under its corroding touch.

Three weeks after the ball which Lady Dulcimer gave to the royal princes, Gertrude Wardlaw would not have been recognised for the woman who was one of the fairest and brightest ornaments of that memorable scene. She rarely spoke of her husband to Florence, and beyond asking Richard Peveril every day, when he came to see her, if there was any news—which question he understood to mean, was there any news of Wardlaw?—she never made any mention of him to their constant and energetic friend.

When she had entreated him to find a shelter for her, Richard Peveril had only a very hazy notion of how to set about doing so. On what scale was this new home to be? With what amount of mercy those whom her husband had so deeply wronged would treat his innocent and unfortunate wife, was as yet unknown and very doubtful; neither was it known whether Wardlaw had made any provision to secure her, in the event of the catastrophe which, for some time at least, he must have foreseen. On this point Richard Peveril questioned her, but she answered him at once that she knew of no such provision, and, should it exist, would not accept it—everything must go towards repairing the wrong which, when all was done, would be so great and irreparable.

On her own part, she begged that this might be made known, without any delay; and it was made known, while yet the full extent of Wardlaw's misdeeds had not been discovered.

Her instructions to Richard Peveril, given through Florence, were simple and straightforward: "Two rooms for us to live in, large enough to breathe in, are all I want; and, perhaps, they will leave me the plainest of my clothes, and the ready money that I had when—when it happened." This sum was about two hundred pounds.

It was late one summer's evening when Gertrude Wardlaw and Florence Cheyneleft the great house in Ingot-gardens for ever. As they drove away in a cab, with their boxes on the roof, escorted by Richard Peveril, the persons left in charge of the house eyed them curiously, with some dim sense of the grim contrast of the situation, and of the terrible irony of Fate. A moment before she stepped into the cab a man approached the door-step, and, addressing Gertrude, asked whether she was Mrs. Wardlaw? Being answered in the affirmative, he handed her a large-sized letter; the square official-looking envelope was fastened by a conspicuous red seal, and Gertrude, taking the packet, looked at it with some surprise. "There is no answer," said the man as he turned away. Mrs. Wardlaw made no remark about this packet to either of her companions; it was too large to go into her pocket, so she placed it in a small travelling-bag, and sat back in the cab, veiled and silent, as they fared heavily along from the old home to the new.

And then Gertrude Wardlaw went under; nobody knew where she was, or what had become of her. The crash at the great house ceased to be a subject of popular gossip, though it continued to occupy the attention of legal and financial circles, and she continued to occupy the attention of the police. She knew, and Florence knew, and Richard Peveril knew, that she was watched unremittingly, but she was watched in vain—no line, no token, no message from her husband reached her, and her heart sickened with mingled hope deferred and fear.

Richard Peveril devoted himself with all the energy of his character to the interests and the consolation of the unfortunate lady, to whom his betrothed wife was so constant a friend. Deeply shocked and distressed as he was by the catastrophe which had overtaken the

Wardlaw, he was not so profoundly astonished as was Florence. Men of business come in the way of these things—though not, perhaps, on so gigantic a scale—too frequently to have room left for much surprise. Of his own possible loss in the matter he had neither time nor inclination to think; it was, after all, only a potential quantity—the advice that Wardlaw might have given, the influence that Wardlaw might have used—and his self-imposed task, together with his fortunately increasing business, gave him quite enough to do without disturbing himself with unprofitable speculations as to what might have been.

And Florence? Florence had lost her safe and sumptuous home, and the relations between herself and her friend were so altered, that Mrs. Wardlaw had become an object of protection and care to the girl to whom she had acted in the brilliant days, which seemed so impossibly long ago, the part of a fairy godmother. Even over this Richard Peveril did not grieve much. Before it all came about, he and Florence had made up their minds that they might “venture,” as he called it, soon. This catastrophe would only induce them to venture a little sooner. In the midst of all the pain, and trouble, and confusion, and weariness of their conferences on the history of the man who was ruined, disgraced, and gone, there were gleams of comfort in the lovers’ plans for a quiet marriage, so soon as they could see a little clearer into Gertrude Wardlaw’s future.

The story of the terrible collapse of Wardlaw and Co. was some weeks old, when an envelope, addressed to her at Ingot-gardens, in a woman’s writing, and forwarded thence to the lodgings in Bloomsbury, reached the hands of Florence Cheyne. Its contents consisted merely of a piece of card, the size of an ordinary visiting-card, perforated with four rows of holes, placed at irregular distances in three lines, and folded in a scrap of printed paper, apparently a leaf torn from a book of travel. On the envelope was written—“With Edgar Poe’s compliments.” The envelope was only gummed, and there was no appearance of its having been tampered with. For a moment this strange communication puzzled Florence, but then there flashed across her a recollection which indicated its meaning. Mr. Wardlaw had amused himself and her many a time with the reading of puzzles and cypher-messages,

which interested her, and he had once told her that there was but one kind of communication which he believed to be undiscoverable by a third person—that in which the parties agreed upon certain words to be read through the holes in a card, those holes having been cut after a fashion previously arranged between them. He had shown her a number of experiments in cypher, and they had tried the card-system successfully. But there was no previous agreement, and she could not read the message—even if, indeed, it came from the fugitive. This was, however, so obvious that she could not suppose it to have escaped his attention, and she felt there must be some device, which he had given her credit for either quickness or perseverance enough to fathom, by which the enigma could be solved. She set herself at once to the task of trying; and it proved easier than she had expected. The torn page was one from a book of travels in Mexico, and she recognised it for the same page, though of course not torn from the same volume—that would have gone the way of all the books at Ingot-gardens—as that on which she and Mr. Wardlaw had tried the card-system. She narrowly inspected it, and caught sight of a faint pencil-mark under three words which occurred at long intervals on the page. They were—“reverse”—“order”—“number.” If this message came from Philip Wardlaw, he had trusted much, almost desperately, to her memory and her quickness. In her desk were some of the results which he and she had made out together from their cypher study; she fetched them, and taxed her memory to the utmost. When she had got it all quite clear, she spread the page before her, fitted the card to it, and began to write down the words in order and number, the reverse of those which she and Mr. Wardlaw had applied to that page when they selected it for their experiment. It took some time to do, but it came out clear at last:

“In safety. Bring her to O—. Intelligence shall meet you on road.”

The place named was a border city of one of the wildest Western States of America; and Florence, astonished at the intelligence, at her own success, and at the service required of her, was profoundly puzzled to explain how the message could have reached her in the time that had elapsed since Mr. Wardlaw’s flight. When she discussed the matter afterwards with Richard Peveril,

she and he arrived at the conclusion that Mr. Wardlaw had prepared this communication at Liverpool (from which place it was posted), in consequence of his meeting with Florence at the moment of his flight, and had placed it in the hands of some person there who was in his confidence. He had money to purchase such services, and they must have been bought, or his escape would have been impossible. The understanding would have been that, when a cable-message in certain terms should reach this agent, the prepared letter should be forwarded. Thus they interpreted the circumstance. It was further agreed between them that the unhappy wife of the absconder should not be informed of the name of the place mentioned in her husband's communication. "In safety" might mean all it said; but it might not; and if Gertrude Wardlaw did not know, she could not be tricked or surprised into betraying the secret. She had now been very ill for some days—ill enough to alarm Florence. The change in all her modes of life, added to mental suffering, was telling heavily upon her. When Richard Peveril left Florence, she found Mrs. Wardlaw crying over some papers in the bedroom which the two women shared, and, on inquiry, learned that nothing new had occurred; but that it was the anniversary of her wedding-day, and she was overcome by old reminiscences. Then Florence told her that, at least, she might dismiss one miserable, haunting apprehension from her mind: her husband was in safety. The poor woman received the news and its explanation with tearful joy, but when she understood the purport of the message he had sent, she became extremely agitated, and declared that it was "Impossible! impossible!"

"I cannot go to him!" she said, wildly. "I cannot go to him! Florence, I am dying—dying of all this shame and misery. Not of the poverty which is staring me in the face; don't think that. I could bear that as well as another. Why should I not? And not altogether of the shame for him! not of the shame of finding him to be so different from all I believed him! No; though that might have killed me, it is not killing me. There is another mortal agent at work. I have kept it from you, Florence; it is the only secret I have ever kept from you, and now I can do so no longer."

Florence Cheyne looked at her friend

in astonishment, and, for the first time, realised the terrible change the last few weeks had wrought in her; realised the meaning of the sunken eyes, their colour faded, and their smiles quenched; the dry lips; the thinned hair; the complexion, from which all its bloom had vanished—and read in them the record of a broken heart. It had not taken long to do; perhaps the habit of happiness had made it all the easier.

"I cannot go to him, Florence," she said. "I have been the cause of it all. He would not mind that, I know, if I could meet him with an unchanged heart, but that can never be, and I thank God that I am unfit to make the effort. I could not see him again, ever, in this world; in the next, it will not matter. You must know, dearest, best friend, that I could never make that journey."

"I fear I do," was Florence Cheyne's reply.

"Of course you do. Until this came, you had no need to think of whether I was more or less weak, but you see it now. And you wonder what my wild words mean—that it is I who have done this?"

"Indeed I do," said Florence, taking her hand, and endeavouring to soothe her; "indeed I do. You! When were you anything but his good angel?"

"When I put him into the power of a demon, of a merciless monster, who has ruined him."

"Ha!" exclaimed Florence. "He said an enemy had done this. Was his meaning the same as yours?"

"Yes, yes; he must have meant it. I have kept this to myself, Florence, through all these weeks, because I could not endure to speak the words; because the wound is so deep and so sore that the gentlest hand—even yours—could not touch it without inflicting on me greater agony than I could bear. But I must speak now. You must know all, that you may tell him all when I am gone."

"I?"

"Yes, Florence, you; for you will go to him, dear, though I never shall. You will carry to the exile and the outlaw the truth—his wife's revelation of it, with his wife's farewell. It may be possible that when he knows the truth, when he can trace the author of his ruin, he will do something to clear himself in a measure; at least, he will not carry the whole load of the world's odium. I am too ignorant of business and of law, and all the terrible things which were never more than names to me, to understand exactly how it is with him, but I cannot

help thinking that he might, perhaps, come back and face the worst that could befall him, if he only knew."

"If he only knew what?" said Florence.

"I will tell you presently," said Mrs. Wardlaw, and she laid her hand upon a roll of writing beside her, clutching it nervously with her long thin fingers. "I will tell you now. Let me begin with a question. You have been with us from the first. Do you believe that I love my husband?"

"Why, what an absurd question! Of course I believe it. Whoever could have doubted it who saw you with him, or saw you since? I, above all, who have lived with you so long!"

"So far, well. Now answer me another question. Do you remember when I told you first that I was to be his wife?"

"I remember it perfectly. I could repeat every word that you said to me that day."

"Did you think I was going to marry him then for money, or for ambition, or for anything but love?"

"For love only," said Florence emphatically. "We talked a good deal, as I remember, about his money, and all you meant to do with it for myself and others; but that it never entered into your calculations as a serious motive, I am as sure as I am of my life."

"You will tell him that?" asked Mrs. Wardlaw eagerly.

"If I ever see him, I will tell him anything you bid me," said Florence; "but surely he needs no such assurance—never could have needed it."

"No wonder you should think so, but you will know why I ask you by-and-by. I only want to tell you this: I never really loved any man but Gilbert. I did get into a foolish entanglement before I knew him with another man, but it never was an engagement, and I never really cared for him. I fancied I did, but found out that it was only a fancy when I met Gilbert. It would have been exactly the same, if Gilbert had been the poor man, and the other the rich. You believe me, don't you, Florence?"

"I implicitly believe you; but tell me what this has to do with the accusation you have just brought against yourself."

Mrs. Wardlaw leaned back in her chair, and put her hand to her heart.

"I cannot," she said. "I thought I was stronger, but that pain has come again."

She remained silent, with closed eyes and white lips, for several seconds' space, while the only too familiar spasm passed over her. When she had somewhat re-

covered, Florence besought her to say no more, but to rest until evening, when Richard Peveril was to see them again—to rest from the excitement of the first communication which had reached them in so strange a manner.

"I will—I will," whispered Mrs. Wardlaw. "Lay me down, Florence, and put my shawl over me, for I feel cold and strangely worn out. I think I can sleep. Sit by me for awhile, and read this."

"Read that!" said Florence. "What is it?"

"It is a packet which was put into my hand when I left my old home for ever, and it will tell you my story."

Very gently and tenderly Florence Cheyne laid the almost unrecognisable woman back on the shabby couch, arranged her pillows, and covered her up warmly. It was a hot day, but Mrs. Wardlaw's hands felt like ice, and her lips trembled with cold. With curious suddenness complete exhaustion had succeeded to the excitement she had displayed only a few minutes before, and in a very short time she fell into an uneasy slumber. Then Florence, sitting by her, as she had requested, unfolded the packet of writing and perused its contents with attention, which rapidly deepened into inexpressible indignation and pain.

"Speak low, she is still sleeping," said Florence, as she softly closed the folding-door which divided the two rooms, and came forward to meet Richard Peveril. "I fear she is very ill to-day; she has taken the news strangely. Good heavens, Richard!" she added, "what is the matter? Has anything new happened?"

"Yes," he said, drawing her close to him and speaking in a low tone. "I have found out something more—something terrible. Florence, Mr. Wardlaw has robbed me!"

"Robbed you, Richard!" She held him at arm's length. "What do you mean?"

"It is too true. You know Levinge's papers that I told you of; you know that Wardlaw came to advise me upon them; you know that since then I have done nothing in the matter; that Levinge wrote me to let things be, until he should get down to the Gold Coast?"

"Yes, yes," answered Florence.

"I never looked at the papers—I never opened the boxes until this morning; and when I did, I found blank paper in the place of ten thousand pounds' worth of securities!"

"Richard, can this be true?" Florence sank helplessly into a chair.

"It is quite true, and I remember it all now. Oh, Florence! he must have planned it; the devilish device must have come into his head that evening when he and I walked in the shrubbery, and I told him of my new client, and the lift that I had had. He made the appointment to come and see me on the following day; he entered into the whole affair; he looked at the leases and the maps—every paper, every scrap connected with Levinge's property—and took such an interest in it as I thought I never could feel sufficiently grateful for, his views were so clear and his experience so great."

"But how could he have done it? How can you be sure those papers were there when you showed him the things?"

"The boxes were on the table; the railroad and bank shares were all in one, the one, I remember now distinctly, which stood before him. He had just been saying something about overdoing railroads when a sudden faintness seized him. He said he had been subject to it for some time, and I went to get him some wine."

"And you left the room with that box open?"

"Of course I did. It would never have occurred to me, I am afraid, to do otherwise; but I remember that he had drawn it towards him, and was leaning his head on its edge."

"How long were you away?"

"Not two minutes. I had to open the cupboard, get out a bottle of wine and a glass; but I had not to draw the cork. I do not think I can have been quite two minutes out of the room."

"What did you do when you came back?"

"I gave him the wine; he drank it, and said he was better. I locked the box and put it back in the safe. I never opened it again until to-day!"

"And you are sure those papers are gone?"

"I am quite sure."

"That they cannot have got mixed up with any others?"

"That is impossible. It is equally impossible that they can have gone in another way."

"Ten thousand pounds!" repeated Florence, aghast. "What does this mean to you, Richard?"

"It means ruin as complete as Wardlaw's, if Levinge does not prove to be the most noble and generous of men."

"You will tell him?"

"As soon as I can communicate with him he shall know the truth. He will have only my word for it, but I believe he will take my word."

"What use," said Florence, "could Mr. Wardlaw have made of these papers so immediately, for it was only a day or two before the crash came?"

"No doubt he pawned them at some of the many places where he did his large business, and raised money on them. I suppose it was the last desperate attempt, and might have saved him for a few days but for a counter-stroke of ill-fortune at the moment. At all events, Florence, our hopes melt into thin air, even if Levinge believes my story and disgrace does not fall upon me. Such a load as this would swamp a bigger bark than my little cockboat. As for that, it goes all to pieces. How many years, if ever I get the chance of doing it, shall I have to work to replace this money?"

Florence sat speechless, her hands clasped in her lap. Peveril leaned against the table speechless too. Under the crushing influence of this cruel blow Florence forgot the preoccupation of the last few hours—Mr. Wardlaw's mysterious message; his wife's unexpected reception of it; the revelation made by the paper which she had just read. "But is it—?" said Florence; then, instead of completing her sentence, she started from her chair and held up a finger in an attitude of warning.

"What is the matter?"

"Surely she gave a strangely deep sigh," said Florence, and stole on tip-toe to the folding-door. The room within was almost dark, and now quite silent. Florence struck a light, bent with it in her hand over the couch, and called Richard Peveril.

He was by her side in a moment.

"Look at her," said Florence. "How strange her face is!"

Richard Peveril looked into Mrs. Wardlaw's face, touched the hand which lay upon the shawl, laid it down, and took the light from Florence. He set it upon the mantelpiece, and placing his arm firmly round the girl, who was trembling violently, he told her what that strange sigh had meant. It was Gertrude Wardlaw's last!

"And now that it is all over," said Florence Cheyne to Richard Peveril, when Gertrude Wardlaw had been laid to rest in a suburban cemetery, and that chapter

in their lives was closed, "I am going to find Mr. Wardlaw."

"You?"

"Yes, I. I am going to tell him of his wife's death, to reveal to him the story which killed her, or if not quite that, certainly helped to kill her. I am going to bring back his confession of the wrong he did you, and so to clear your character in the eyes of your friend, and, if need be, of the world. I have money enough for this purpose; it could not be better expended, and I have not the smallest fear of the journey. I will not go beyond the borders of civilisation. His message makes me understand that I shall hear of him on my road. When I do hear, I will stop, and communicate with him from thence. I shall be quite safe, Richard, and this thing will be the greatest, the only relief you can know. It may be that he has so dealt with those papers that, when you have his acknowledgment of what he has done, you may be able to recover them. At all events, we shall know. She said to me, that day, 'You will tell him,' and I answered her, 'Yes, I will tell him.' Dearest Richard, I am going to keep my word."

At first Richard Peveril combated this project warmly, but he found Florence adhered to it firmly; and, as there was no doubt that it offered the only chance of remedying, to some extent, the grievous wrong he had suffered, he consented. Florence left London for an Irish seaport town a few days after Mrs. Wardlaw's funeral—it was understood in the Bloomsbury lodging-house that "the young person who lived with Mrs. Wardlaw had taken a situation"—and a little later she sailed for America.

CHAPTER III. TWO WORDS ON A BROADSHEET.

THEN time began to roll on heavily, indeed, for Richard Peveril. To have kept up his courage and maintained his confidence unbroken would have been a difficult task for an ordinary nature. It was peculiarly difficult one for Richard Peveril, because his was not a sanguine disposition, and he felt anxiety keenly. Suspense in its direst form became the normal condition of his life. On another side of it, things were looking better and brighter for Richard Peveril. He was getting a good deal to do, and it was business of a satisfactory and respectable kind. The home which he and Florence had so often talked of, and dreamed of together and apart, would have been very fairly within his

grasp now, had not this cloud suspended itself between them and it. As things were going now with him, Richard Peveril would have been able to provide for the modest requirements with which he and his betrothed would have been well content. He had taken that turn which waits for men somewhere on their way of life, and it would lead him into safe and respectable professional competency. And Florence was away, beyond the reach even of communication by letter with her; he could not tell her this good news; he could not point to her the nearness of the goal on which his eyes and his thoughts were always fixed. It was a brave and noble thing which she was doing, but, oh! how he wished it done.

One day—his mind very full of these thoughts, and the sense of waiting hanging upon him oppressively—Richard Peveril received a telegram. His heart gave a great bound as he opened the missive and his eyes fell upon the name of the sender.

Four hours earlier on that same day Florence Cheyne had despatched from the office in the Metropolitan Hotel, New York, the words which Richard Peveril read in his room, in the old Inn at Holborn. They were as follows:—

"December 8th, 187—.

"Metropolitan Hotel, New York.

"Found. I sail per Delaware on tenth. Write to Queenstown."

"Found!" repeated Richard Peveril to himself, as he looked at the words with brightening eyes. "Found! So she has succeeded! So she has kept her word! Heaven bless her! for the bravest and best girl that ever a man trusted. What a leap in the dark it was; but she is safe, and there is everything in that word 'found!'" He sat down at his desk and began to count the days which must intervene before he was to write that first letter which was to break so long a silence. Perhaps she would write to him before she left New York—there would be a mail within a day or two—perhaps she had even already written, and her letter might come to break the interval of waiting. With the quick unreasonableness of human nature, it was not half an hour after Richard Peveril had received the telegram which meant so much to him, and conveyed to him so great a relief, before he began to think how terrible to get through the intervening days would be; not half an hour until that period of time assumed dimensions to his fancy not far from being

as intolerable, as the time that now lay behind him had been in fact. He was conscious of his weakness, but there it was for all that; though he could smile now as he thought how sharply Florence would rebuke his impatience. Of course he would write to Queenstown; he wished he could have afforded to neglect his business just for the interval of time that would be necessary to go to Queenstown; but this was a luxury of sentiment out of his reach. It occurred to him that he might answer her message by the cable, and he even rose and put on his hat, and went half-way down the stairs, with the intention of doing so, but he abandoned the notion on reflection. The words he longed to say to Florence were not words to pass under any eyes except hers and his. So he went back to his desk, but not to his work; that was beyond him, for that one evening at least. He began to write the letter which was not to be despatched for a fortnight, then and there. He would write a little in it every day, he thought—a large packet should meet his Florence on her arrival. How warmly she would welcome it, how pleased and cheered she would be to have the fervent expression of his love and his thoughts, even in the cold form of written language, before his lips should speak them!

But the days that went so slowly by were full of suffering of a strange kind for a man who had had no previous consciousness of nerves. The season was bad, and tales of storm and shipwreck, and disaster at sea, haunted Richard's excited imagination, night and day. Something, he thought, was hanging over him worse than Gilbert Wardlaw's treachery; worse than the consequences his own carelessness might bring upon him;—something worse even than anything he dared to picture to himself. It was a dreary, feverish time, that fortnight of waiting, and thinking, and brooding over he scarcely knew what nameless dread, but somehow it came to an end at last, and the time arrived for adding the closing lines to the letter which was to be the companion of the closing hours of Florence Cheyne's journey. The morning of the day on which it was to leave Richard Peveril's hands found him unusually busy—a state of things which continued until an advanced hour of the afternoon. After all, on this last day his last words must be few. They were few, and as follows:—

"So I bid you farewell, and welcome! Only a few more hours of laggard time; only a few hundred miles of envious sea, after the Atlantic thousands—for I am coming to meet you at Liverpool—and I shall look in your face again and tell you, if I can, what the sight of it means to me."

It was the twenty-second of December; weather appropriate to the season; the lungs of the City choked with fog; the eyes of the City smarting with it; the temper of the City at the last pitch of exasperation with it, and Richard Peveril was almost beside himself with impatience as he fought through its damp, ill-smelling folds on his way to the nearest post-office, for it is perilously near post hour. He has lingered a little over the closing lines of his letter, and it is of the last importance to him to post it in time for that night's mail. If anybody could have seen Richard Peveril's face as he came down the dingy staircase from his dingy chambers, in one of the old Inns of Court which give egress into the crowded thoroughfare of Holborn, and was met by the crawling cloud of fog which came up over the worn flags like a creeping tide over shingle, that person would have seen a face full of keen anxiety mingling with the impatience of the moment. With much difficulty, and barely avoiding collision with several fellow-sufferers on the pavement, Richard Peveril at length attained the district post-office, and deposited his letter in the wide-mouthed receiving-box marked for "Country and Abroad." He stood for a moment, with a sense of relief and satisfaction, looking at the clock with the bright lamp above it, defying even the obscurity of the fog, which showed him that he had saved the post by just three minutes. About there, in fact, there was a little oasis of light—the shaded gas-burners of a neighbouring shop and the lamp of the district office combined to illumine one spot on the pavement and about a yard beyond. It was that on which the newspaper boys had spread out, before the fog gathered so heavily, the earliest editions of the evening papers. There were the broadsheets, held down at their corners by stones, with the wreaths of dirty mist curling over them, forsaken by the boys. It takes a good deal to beat a London newspaper boy off his post and to silence the clamour of his importunate tongue, but the seasonable weather had done even that. Two or three of the youthful

purveyors of its afternoon food to the insatiable curiosity of London were clustered, with their bundles under their arms, round a friendly lamp-post at a little distance, but a gulf of darkness was between them and Richard Peveril when his eye fell on two words which showed up in the concentrated light upon the pink surface of an early Globe. The words were "Wreck" and "Delaware." For one instant Richard Peveril stood still, the next he darted off the pavement, clutched the broadsheet, pushed back the swing-door of the district post-office, and found himself looking at the words in a blaze of light that seemed almost to blind him. He held the dirty sheet at arm's length with one hand, with the other he grasped the rail of the desk, behind which stood the busy clerks heedless of him. People came in and went out; the door swung fifty times in a minute; letters and papers poured into the box; belated correspondents came hurrying in for stamps, and put distracting questions to the clerks; the rush and haste of the busy office were at their height; but Richard Peveril saw nothing but the inexorable characters on the broadsheet; heard nothing but the throbbing of his brain and heart, until a cold horror seemed to chill them into pulseless misery. So passed perhaps a minute and a half before a head was raised from behind the rail, and a man asked curtly, "Well, sir; what do you want?"

"Is this true?" was Richard Peveril's answer, as he laid the broadsheet on the counter, and pointed to the words "Wreck," "Delaware."

"Don't know, I'm sure," replied the busy official, who merely glanced at them. "Trouble you to move, sir," as two or three persons came pressing up behind the individual whose question was no business of the office. Peveril crushed the broadsheet in his hand, stepped back, and went out into the fog. A ghastlier face than his was not abroad on that November evening. He came to the lamp-post and found a newspaper boy. "Globe, sir? Echo? Evening Standard?" He took them all. He knew it was true; but he caught at the mockery of a hope. If only one newspaper had the story it might be false. Then he half fought, half felt his way back to the dingy Inn, where, by this time, the curling clouds had crept further and further, like a tide creeping in upon shingle, until the flagstones and the walls were wet as though with spray.

CHAPTER IV. TREASURES OF THE DEEP.

THE Delaware had struck on the Fastnet Rock in a fog, and gone down with all hands. The catastrophe spread consternation far and wide. She was a great steamer, heavily freighted with human lives, and with a rich cargo in cotton and bullion. It did not matter to the dead whose fault it was that the look-out had been unavailing and the light off, or why Fastnet had flung its broad beam over the mist-wrapped sea in vain. The living might quarrel over that point at their leisure. Only a few of the drifting corpses had been brought to land on Cape Clear Island, and it was better so: better that they should lie undisturbed in the sea depths, than be seen of men's eyes in the unsightly indecorum of such a death. But the things of another kind of value, which had gone down with the Delaware, were not to be given up to the greedy maw of the deep without a fight for it. Only a few hours after the news of the wreck had been flashed from one end of the kingdom to the other, the divers were hastening towards the far extremity of the County Cork, to commence operations. So swift, so sudden had been the destruction of the ship—at least, thus those learned in such matters guessed from the fact that so little of the floating ruin of her was anywhere to be seen—that in all probability she had sunk like a stone. There was good reason to suppose that she would be found under the waves tolerably whole, and her cargo undispersed. Among the great number of persons who flocked to the coast of the mainland, and across to Cape Clear, eager for news of the catastrophe, was one man whose distraught and wretched appearance attracted much compassionate notice, of which he was unconscious. His first inquiries had been directed to the finders of the corpses which had been washed ashore. The latter were four in number, and they were lying still undisturbed, awaiting recognition, if such were possible, and the formal verdict of the coroner's inquest. A simple question and answer sufficed to assure him that the object of his search was not among the ghastly trophies of the victory of the sea; the four corpses were those of men. He next inquired whether it was thought probable that any more would come ashore, but the people answered they thought not. "They're in Davy's Locker, yer honour," was the answer he received, "an' the key turned on thim, God help thim!" He

had sought in vain upon the land; his Florence was numbered among the treasures of the deep.

Men were going down under the waves to do that terrible duty, which had always had, to his imagination, a peculiarly weird and ghastly attraction. To him the craft of the diver seemed to be the very strangest and most unaccountable of all that human beings had invented, for human beings to take to voluntarily. The peril of it, the horror of it, the sights which it must reveal, the dreadful associations of it, had often fascinated Richard's fancy, to which nothing could equal in its revolting pictures the bottom of the sea. It was strange how suddenly it had lost its dread and its horror for him. Somewhere in its awful depths lay the woman he loved, and he would have gone down into them gladly. Trained hands were even now busy with that ghastly task. The bodies of the drowned passengers in the ill-fated ship would be brought up to the surface in due course, but it was only by the use of certain influence that Richard Peveril could ensure a closer search for Florence, and, it might be, for the treasure her words implied that she was bringing with her.

He forced himself to talk with an old man upon the island, who had been a famous diver in his time, and heard from him of the immense difficulty with which the bodies of the drowned were sometimes recovered, especially when catastrophes had been sudden, and men and women sleeping in their berths had been killed by the crashing of a ship and the smashing of her timbers and her machinery, and how often those corpses were left in their indiscriminate ruin, while more valuable waifs were brought ashore. This old man had a story about one ship which had gone down on the east coast of Ireland, and how he had dived for the rescue of her cargo. "She looked," he said, "for all the world like any ship upon the surface, except that there was a hole broken in her side where she had been struck; her boats were slung almost uninjured, coils of rope were lying on the main-deck; the hatches were open, and the door above the chief-cabin stairs; the fishes darted in and out of it, and the crabs were going about their work already."

Richard Peveril listened with eager interest until he spoke these concluding words, and then he turned away with a shudder, and shut himself up for the grim

purpose of writing out a description of Florence Cheyne, in the little room in the small public-house where he had secured a lodging. There was an official who took compassion upon Richard Peveril, arising from some slight knowledge of him, and he had promised him that special instructions should be given to the men with reference to their search in the women's cabin.

If the theory of the wreck were correct—that catastrophe which no human eye remaining unclosed in the sleep of death had seen—it had taken place in the depth of night. Florence, Richard Peveril argued, would have been sleeping in her berth, and assuredly would have had near at hand the box containing her most valued possessions. He thought he could make quite sure of that point. It would be a japanned box, with her name upon it—he knew the box. The men might find her sleeping calmly under the water unmutated, her fair form still to retain just for a little while its likeness to her old self. He could not imagine how he should bear it if this were so, and she should be brought to him on the coast of that wild island to receive Christian burial at his hands; but he would have to bear it, and it was the very best that was left for him to hope for now. What if it should be otherwise—what if the divers should find a mere mass of horrible confusion and hideous death like the crowded slaughter of battle, with the added horror of the confined space and the mashed masses of the ship's carcass. Even in that case there would be still one chance of identifying her, and he stated it in the description which he confided to the friendly official: "The woman is tall, full-formed, with very long raven black hair. On her right arm there is a broad silver bracelet, fastened with a spring. There will probably be found near her an iron box with her name upon the lid. The name is Florence Cheyne."

The paper was in the hands of the official; the men were at their work; the tug which conveyed them to the scene of the wreck, with its attendant dummy, lay off the Fastnet Rock; and the five miles of sea between the fatal spot and Cape Clear Island were dotted with many small craft; but Richard Peveril waited on the land all one day in vain, and when the night came, wondering somewhat how he had retained his senses, he rushed out into the darkness and wandered for some hours along the wild coast to the south-west point of the island, trying to tire himself out with bodily

fatigue, so that rest might come to his weary brain. The night was still and clear, and there was a new moon; he walked until he could hardly crawl back to his rude, miserable quarters, and regained his little room, to which he passed easily and unquestioned through the door that was only on the latch, feeling as if the sound of the slow-breaking waves upon the shore—for the sea was as calm as in summer—must drive him mad, or at least deaf, by the morning.

When the morning dawned—it was the morning of Christmas Eve—he was sleeping soundly, in the deep slumber of exhaustion; and the kindly people about, who knew how sore was his "thrubble," kept the place as quiet as they could, that "the crayture, God help him! might not waken up and find it forenint him sooner than could be helped."

He had not been long communing with his tortured thoughts, and as yet no news of the morning's operations had reached the island, when Richard Peveril, gazing wearily from the little window of his humble room, had his attention called to the movements of the idlers on the beach. They were crowding round a sailor who had just landed from a small boat, and was advancing towards the house, eagerly questioned by his companions. As he sighted him at the window the man hailed him, and Richard Peveril went to the door.

"Mr. Peveril, I think, sir?" said the man.

Richard nodded.

"I have a message for you, sir."

"From whom?"

"From the captain, sir;" and with that he put into his hands a brown paper parcel and a letter. The people looked at the messenger and at Peveril, exchanged glances with each other, and slouched away.

"I was to wait outside for your orders," said the man, as he moved off.

Peveril tore the letter open and read these words, written by Captain Craven, the friend of whose influence he had availed himself:

"The box has been found. I send it to you with this under charge of my coxswain, and I will see you to-night, if possible; but I think it better to send you the parcel which has also been found, that you may know the truth without delay. The worst that we feared has happened. The men have made their report: not a single body is unutilated; no faces are recognisable. On a fractured arm between two planks the man who had your in-

structions saw this bracelet, and brought it to me. There is no use saying anything about comfort in a case like this.

R. C."

Richard Peveril steadied himself with his back to the wall while he read this letter. He flung it on the ground, and tore off the covering of the small packet which accompanied it, disclosing the flat silver bracelet with the well-worn look of that which he had seen so often on Florence's arm. It was not his gift; it had belonged to her mother, and Florence had worn it for many years. He thrust it into his breast, caught up his hat and Captain Craven's letter, and went out to look for the messenger, who was standing, with two or three compassionate gossips, a few yards off at the back of the house.

"Where is the box you were to bring me with this?" said Peveril.

But the owner of the public-house, who formed one of the group, anticipated the coxswain's answer.

"Sure we left it below, sir, with the wife, the way you mightn't see it all at wunst, thinking to break it to you."

"Thank you, my good friend," said Richard Peveril. "But let me have the box, if you please; it is broken to me now. Tell Captain Craven," said he to the coxswain, "I shall be glad to see him to-night."

In a minute or two they brought him the box. It was a good deal battered, and nearly stove in at one end, but the lock was intact. He took it silently, went into his room, and locked the door. When Richard Peveril found himself alone, with the missive from the sea before him, and the familiar ornament from his dead love's arm in his breast, the whole reality of the truth rushed over him for the first time. How the next hour went over he could not have told. At the end of that time he roused himself sufficiently to think about the contents of the box. What should he find in there? The absconder's confession: the document which should enable him to attempt, at all events, the recovery of the property of his friend and client; which should ease him from the intolerable burthen of a debt which he could hardly ever hope to discharge? It was only in a dim, far-away manner that he thought of these things. They floated over his troubled mind as the masts and cordage of the wreck floated out there over the wild sea, in whose depths his heart lay buried. He apprehended them, but he did not comprehend them.

With the aid of some rough implement

which they brought him he wrenched the padlock from Florence's box, and raised the lid. He could not look into it for a moment; he could not touch it; but when this passing weakness was overcome, he removed the contents, inspecting them one by one, and laying them aside upon the table. There was a packet of his own letters, and a packet of Gertrude Wardlaw's letters to her friend when they were both school-girls, written in holiday times; and there were two packets, severally consisting of a number of sheets of closely-written manuscript; but there was no paper, no letter, no document of any kind in Gilbert Wardlaw's writing, or bearing Gilbert Wardlaw's signature. Patiently Richard Peveril went over the contents of the box a second time. The result was the same; no such thing was there. So all was lost. His love and his future were alike buried with the countless treasures of all the ages which have been swallowed up by the sea!

Richard Peveril replaced the packets of letters in the box, but he kept out the parcels of manuscript. He would read these things, he would force his mind into attention to their contents: thus he would drag through the hours until Captain Craven should come to see him at evening-time, and he should have fresh horrors to face. He unfolded the manuscripts, and found that they were written in the same hand—Florence's. On a strip of paper, fastened to the fly-leaf of the manuscript marked I., were written these words:—

"These are copies made by me from originals which I have placed in the hands of Mr. Gilbert Wardlaw. The first, marked No. I., was handed to Mrs. Wardlaw, as she was leaving her house in Ingot-gardens for the last time. The second, marked No. II., was sent anonymously to her on the evening of the day on which she died, and an hour subsequent to that event. With the exception of myself and Mr. Wardlaw, no one has seen these documents—not even Richard Peveril, my betrothed husband. I considered it my duty to reserve them exclusively for him whom they concerned. It is by his directions that I have made the present copies, and that I retain them in my possession."

This memorandum, to which Florence Cheyne's initials were appended, was dated one day later than her cable telegram to Richard Peveril—the day which preceded the sailing of the Delaware from New York.

Richard Peveril greedily devoured them with his eyes; they were probably the very last lines which that beloved hand, lying maimed and dead yonder in the sea, had traced. Then he applied himself to the reading of the manuscripts in the order in which the dead hand had numbered them, and with No. I., which bore, in Florence Cheyne's bold, clear handwriting, the title of—

THE PARTNER'S STORY.

IN the story of my life you, Mrs. Wardlaw, cannot fail to be interested. It is a simple narrative, the record of a life turned aside by a great passion from its proper channel; a life which has been marred by no fault of the writer, but by that of others; a life consecrated by him to the accomplishment of one object. I am not so weak as to imagine that you would read this paper—now, in the crisis of your fate—did you not believe your past and present to be indissolubly connected with it. Not so, however, your future. Be under no apprehension concerning the latter. Our paths divide at this point, for ever. My purpose will have been accomplished when you shall have read this revelation. My future is to me as little interesting as it can possibly be to you.

Twenty years ago, a young man commencing life, I rejoiced in the possession of a friend, one sufficiently my senior to enlist my complete affection. To me it has always seemed that among young men there can never be enduring friendship between two of like age. The equality is too great to admit of perfect confidence, unless one be endowed with gifts and character far superior to the other. A Frenchman will tell you that in affairs of the heart there is always one who loves and one who permits the love, and I think that in male friendship the situation is much the same. There is the admirer and the admired. Every boy endowed with a sympathetic nature has his hero-friend, who is bigger than himself, and how much stronger, fleetier, more brilliant, and more clever! The hero accomplishes with ease tasks which seem stupendous to the worshipper. Who but the hero flies first past the goal in the foot race? Whose "catch" on the water and quick, neat feather can be compared with his? Who dives with equal daring? Who cleaves the stream with such a strong telling stroke? Is he not handsomer, braver, and

brighter than all others? Are not his verses better turned, and more quickly done, than those of any other boy? Does he not knock off his work as if it were child's play, and wield the pencil as deftly as the willow? As for the hero, he entertains a kindly feeling enough for the worshipper—a pleasant, patronising species of tenderness. The sense of superiority, the pleasant inward sensation of being appreciated, is so delicious to the human, and especially the boyish, breast, that it must be a poor nature which does not bestow the crumb of esteem in return for the full rich banquet of love and admiration, so unhesitatingly spread! The hero thinks his worshipper a good fellow—a “capital fellow”—and does him any service which does not require the hero to play the second part, and he takes the delight of a patron in the little successes of his protégé.

Such a youth was that of Gilbert Wardlaw and Henry Morley. Under the ægis of Gilbert, I passed the few happy days of my life. He was my hero, my demigod, who could not fail of making his mark in the world. He was so superior to his fellows, this splendid Alcibiades of mine, a dandy among scholars, a man of business among dandies, a scholar among men of business. I had considered the law a sufficiently bright career for me, but how I bewailed the resolution which confined his splendid powers to the narrow compass of a merchant's office! I told him as much, when, in his early manhood, he resolutely undertook the task selected for him. “Not at all, my dear Harry,” he would say; “you talk of the prosiness and plodding of commerce like a great school-girl, and lament that I have not given what you are pleased to consider my talents, to the bar, to the pen, or to the scalpel. I admit that I might, with luck, gain position in one of these, but if you come to talk of plodding, your real plodder is your professional man, not your man of business. Look at the men we know, who have achieved what is called eminence in their profession. They are, if not old, at least middle-aged. For twenty or thirty years they have been working at a professional career, success in which means, I take it, increased work. Half-starved during their best years, they reach at last, perhaps, the goal; but when they get there, they are tired out, broken in health, encumbered by debt, soured by disappointment, vexed by delay, obliged to live like anchorites to do their work.

That is their success. More work and ever more work—not a prospect of delight to me by any means. They mistake the means for the end. The real use of work, my dear fellow, is to purchase ease, wealth, and luxury; the power of indulging your taste for elegance, for art, for—if you care about it—learned leisure. In our day there is only one truly royal road to comfort, pleasure, and dignity. It is commerce. Is it prosier work, think you, to pore over a ledger than over a treatise on the law of real property? Even if it were so, look at the rewards of the two kinds of work. I have spoken of professional men, and you know how truly I have gauged their career. Look now at commerce and at the men engaged in it. In early manhood—before they have even had time to get married—they are above the world. There is no plodding commerce now. The whole world of trade is a great green table, from which the clever player takes up his original stake an hundredfold. Men do not see anything prosy about Antonio; and what were the Venetian merchant-patricians and their argosies to our kings of the mine, the rail, and the market? Pettifoggers, my dear boy. Where a Venetian owned a paltry half-dozen trumpery vessels, manned with sailors who feared to go out of sight of land, our men own whole fleets, which cleave the ocean in every latitude. If you want romance, look for it in trade. The master of a fleet is undone by a new railway king; the latter is demolished by a rival line; a turn of the Stock-market makes, or mars, a score of fortunes. If you love the profit, excitement, and the romance of modern life, you must seek it in the City—where you may really live a life, enjoy a career, and make your mark while you are young enough to enjoy your position.”

“Very well for you, Wardlaw, who have a neat capital to begin with, but for others who have not, the steady plodding life of an expectant barrister is, perhaps, better. Besides, your career requires a certain daring—nay, genius—to make a success. A single slip, and you are gone.”

“One must not slip, old fellow. Besides, ‘the game is worth the candle.’ A quick eye is all that is wanted, and a little capital. The opportunity of a bold stroke is sure to come of itself. The hour will come if the man be only ready.”

“Don't be in too great a hurry, however, and flounder on the threshold.” Such was the impatient advice of my half-

fledged wisdom to the clever man, who was five years my senior.

"Don't you croak. I shall take care of myself well enough."

I had just entered at one of the Inns of Court with the object of qualifying myself for the practice of the law. My means were not sufficiently great to induce me to follow the advice of Gilbert Wardlaw, and I plodded on for a long time, seeing but little of my friend. I heard of him often enough as a new star in the world of finance. His early ventures had been singularly successful. He was undoubtedly well informed, and had, besides, the hardihood to act upon his information. At the early age of twenty-eight he was already a successful man, entrusted with secrets such as the graybeards—his rivals—would have given their ears to possess. He had undoubtedly made money, and lived as if there were to be no end to the making of it. Occasionally we met, but my studious life withdrew me very much from his society, for he was of a gay and pleasant turn—a City man of City men in his business hours, but one who apparently left trade behind him as he passed westward through Temple Bar. You will find it difficult to recognise Gilbert Wardlaw—the home-loving, colourless man, of no particular tastes, except that for money-making, and no eyes for any but one human being—in this sketch of him, when he was young, long, long before you ever saw him. Why, you were a child, an innocent child, knowing nothing about money and men's motives, when he and I were already trained runners in the race of life, and he was, even then, a winner of every prize. I pass over several years; their history has nothing to do with the later time, and has no interest, no meaning, no memories for me. Did I succeed? I don't know; I don't care. It was not utter failure; it was not brilliant luck like Wardlaw's. No matter now. I come to seven years ago, and I know that your eyes will fasten themselves on this writing from this moment, and your heart will beat quickly for once at my bidding, to go on beating quickly until you shall have read to the end—and after.

Seven years ago an event occurred which influenced my entire existence. I fell in love—deeply, passionately, entirely. I need hardly tell you with whom. A glance from the eyes, for whose perusal alone this narrative is written, would once have transported me to the hardly bluer

heaven. Until I met my fate, I had never dreamed that my being could be so entirely absorbed by passion. But Gertrude Ludlow was beautiful enough to bewitch the soul of any man, and what wonder was it that I became her slave! Looking back to those days of anxiety and tremor, of hope and fear, I often ask myself whether I am indeed the same man whose heart would bound at the rustle of a silken robe; whose arm would quiver at the light touch of a gloved hand; who found in the atmosphere of his love a new world of thought and sensation! The room, the garden, the theatre which held her was paradise in my eyes. It is needless to dwell upon this phase of my existence. I loved, and believed myself loved in return.

There was nothing in the rank of my beloved to place my union with her in the region of impossibility. She was the daughter of a gentleman of respectable, but small means. I believe his property was realised afterwards, and absorbed into a greater fortune. I wonder where it is now! No, by-the-by, I don't wonder—I know. The only disparity was in our years; but the lady who will read this can hardly maintain that that was a serious obstacle. I was five years younger than Wardlaw. I was in a position to maintain a wife well, for my professional income was good, and though the property of which I was the entire master was slender, like many men in my position I believed in my future, and thought that, with Gertrude for my wife, I should lack no incentive to make my career increasingly honourable and profitable.

The person who reads these lines will know whether I was entitled to consider that my love was returned. We were never formally engaged, though I pleaded hard that we might be so. The actual putting on of an engaged ring may be a ceremony which, after all, only binds one party to the contract, leaving the other absolutely free to change her mind if she pleases; but I was anxious that some formal ratification of our intentions should take place. Gertrude treated my wish as a freak of fancy. "Why," said she, with a satiric tone, but a loving glance, "why should we anticipate our bonds by the silly rehearsal of a betrothal? If we are sure of each other, what additional security can be derived from forms and ceremonies? We are not like other people. We have nobody to consult. We fear no family opposition. Neither I nor you, my dear

Harry, have grim parents to coerce us." I gave up the point—as who would not have given it up in my place?—but I was not satisfied. She took too lightly what was all the world to me. But yet it was pleasant, this fool's paradise of hope, and doubt, and love, although it contained that fibre of bitterness which runs through every human tie. A month or two of pleasant anxiety and loving doubt wore on. I noticed that the capricious element in Gertrude's character developed strongly. Her visits to Lady McKayman, her great aunt, who lived in a huge mansion in Hawkley-square, increased in frequency. My heart misgave me. My beloved appeared gradually to shake off my influence, and assumed a fashionable worldly tone which put me to inconceivable pain. The atmosphere of Hawkley-square was clearly better suited to the disposition of Gertrude than the respectable, but intensely dull, terrace in Bayswater, where the first acts of our life drama had been played. It was not to be wondered at, perhaps, for there she met gay young people of the great world, and the home which she adorned was prosy. At home she had only an elderly father and mother, who had not married young, and were dull company for the bright beauty who was their only child. I liked the quiet couple, and they liked me; they would have trusted me with Gertrude. When they died, within a few months of each other—the lady who reads this will hardly have forgotten the two events, and how they put an end to her most brilliant season at the great house in Ingot-gardens—most brilliant, that is, but one—I felt more free to act as I intended than I had felt while they lived. Gertrude's mother knew what I felt, and though she pleaded with me that her daughter was not engaged to me; that she was breaking no pledge to me, violating no duty, because she owed me none, Mrs. Ludlow did not, in her heart, excuse the girl. She had led me to believe that she loved me, that she would be mine, and now her conduct—she was hardly ever at home, and I had no entrée among her associates—was filling me with the torturing apprehension that I might miss the great prize of my life. I became restless. Ungifted with the resolution of those who can throw aside actual pain, or find refuge from it in an absorbing pursuit, I became as one possessed with a wandering demon. My once-loved books were cast aside, and the dry technicalities of my

profession presented themselves in their naked repulsiveness. Each day seemed of more insufferable length than the last. I tried every device to allay my restlessness. I bought a horse, and galloped furiously along country lanes and the stretches of common round London. I bought an out-rigger, and cut through the waves of the silent highway, not with the delicious sensation that the oarsman should experience, but with sullen doggedness or savagely-rapid stroke. Useless all! As night came on I would find myself hovering around the ill-omened mansion in Hawkley-square, pacing moodily up and down, and looking at the house where, as I thought, my beloved was happier than in dusty Bayswater, with her prosy parents and my uninteresting self. Restlessness and irresolution preyed upon me till, driven to desperation, I told out all my misery to Gertrude. The lady who peruses this will remember how my appeal was met. Pretended indignation at my presumption; bold, audacious denial of my sacred right; the trumpety triumph of a false and fickle woman in the base plea that she was not "engaged" to me! Not engaged! She dared to turn her own argument against a formal betrothal into a defence of her conduct; she dared to tell me that when she imagined she cared for me—that was the way in which she put the feeling I had staked my life to win—she had not known my real character and disposition. She dared to tell me—me, the man who would have put the world under her feet, with his own heart on the top of it for her to tread on if she would have been his—that she had never loved me; it was only a fancy she had loved, it was not me! It had passed away, she was free, and she would not marry a man of my temper if he could make her a queen!

I was struck with amazement, incredulity, and despair. I humbled myself to entreaty—I, who had all the right which a man's utmost constancy, and every encouragement and promise, short of a formal betrothal, can give; but I humbled myself in vain. Gertrude was firm in her refusal to listen to me, though her tone softened considerably, and she ended by asking me to be her friend. Her friend! The usual formula of a woman's heartless and cowardly falsehood. I controlled myself; I knew it was my sole chance. She could not complain of my temper on that occasion; but she added a crowning insult to her treatment of me by the look of relief

which she admitted into her face, and the tone in which she bade me adieu, congratulating herself that it would be "all right" in future, and "so nice to be real friends, and have done with quarrelling, and lectures, and nonsense."

When I was alone, and could think, I deliberately rejected the reason she had dared to assign for her conduct. It was no discovery of discordant elements in our respective dispositions; it was no dread of my temper; it was no change of "fancy." It was the temptation of riches, and of fashion; the girl's nature was growing corrupt under the influence of the people among whom she chiefly lived. Her head was turned with admiration and flattery; she longed for the great world of fashion, to which my moderate means could not purchase her access. This accursed ambition was my enemy with her. Her head was turned, not her heart; oh no, not her heart! She mistook her own feelings. This would pass. I would hope. Good Heaven, I *must* hope! What would become of me if I could not hope?

Under the new "friendly" régime I was careful, patient, circumspect, and I employed many devices to brighten up her home for her, and induce her to be more there. I never alarmed her by any demonstrations; I ruled myself with a rod of iron. Her manner grew cheerful, easy, unrestrained. I was full of hope, aye, full of hope, though she was more frequently than ever at Hawkley-square; and I never called at the home at Bayswater and learned that she was not there, but at Lady McKayman's, that I did not walk home to my solitary chambers with a chill clinging round my heart. On those occasions, when I saw her on her return, she would have all kinds of stories to tell of the fashionable world and its doings. She had obviously made a success in Lady McKayman's set, and I was right—her head was turned by it. How prettily she talked of balls and operas, theatres and garden-parties, and how swiftly she had caught the proper social tone! At first she enjoyed the amusements themselves frankly and heartily, like a child, but I noted that of late she spoke less of the scenes and more of the actors. Did she, I asked myself, care for anybody else? Had another man usurped my place in her heart—my rightful place, despite her disclaimer, and my dissembling acquiescence? No—it could not be. As I walked one afternoon in the Temple-gardens, I

tried hard to persuade myself that our marriage was simply a question of time. She was enjoying herself—Heaven bless her!—in the bright society which became her so well. It would pass, this childish fit of worldliness. She would be mine after all—after all. Slowly sauntering with my back towards the setting sun I followed my shadow with a curious gaze, watching it gradually advancing before me. As my eyes were fixed on the path, I observed another shadow, rapidly advancing in the same direction as my own—a longer, larger shadow, catching mine with rapid strides. A cloud passed over the sun, and I felt a cold shudder at the sudden withdrawal of warmth and light. A hand touched my shoulder. I almost shrank from it, turned sharply round, and saw—Gilbert Wardlaw! It was a long time since we had met. We were both too busy for keeping up old friendships out of our respective grooves, and they lay far apart indeed. Besides, I had no heart, no time, no thought for anything except my business, and my love. I had no friends at that period of my life; I did not want to have any. I remembered the old feeling sometimes, with vague regret like that which comes over one for one's youth, but which one puts away half contemptuously, and I learned with as much pleasure as anything which did not concern Gertrude could give me, that Wardlaw was "at the top of the tree." If I ever thought of him as a lucky man who could give a woman he might love position, fashion, the entrée to the great bright world of London life, as well as wealth, it was not, I swear, with envy.

"You look ill, Morley," he said, when we had exchanged greetings, and agreed that we had lost sight of each other too much of late. "What is the matter with you?"

"Nothing," I protested. "I had a long pull on the river yesterday, and must have taken to rowing a little too late in life, I suppose."

We walked away, arm-in-arm, towards the West-end, and after we had talked awhile on indifferent subjects, the ice of our long severance broke up. I asked him all sorts of questions about himself, and he told me how things were going with him, very freely. Wardlaw was more changed than I was, since the time when he had been my ideal of all that was grand and worthy in manhood. He was now a grave, circumspect, reticent, very gentlemanly, but in no way remarkable, man of forty-three, who had acquired the tone of the

best kind of society. I was much, as I had always been, a middle-class person, with no advantage of manners or appearance. That day, for awhile, I think we both felt young again, and were friends once more. We walked into Piccadilly, and turned into the Green-park. When we were out of the crowd, Wardlaw said to me:

"I have something more interesting than all this to tell you. I am not going to live alone in my big house." (He had been telling me of his purchase of the great house in Ingot-gardens, where this poor document will have the honour to reach the fair hands of the lady to whom it is addressed.) "I am going to be married, and I am glad to be the first to tell you the news. You are the first to hear it. It was all settled only yesterday."

I told him, and with truth, that I was delighted to hear it, though the news contrasted with my own ill-luck. After what he had told me, it seemed that a wife was all Gilbert Wardlaw wanted to make him happy. I forgot my own troubles for awhile.

"And the fortunate princess? Who is the Cynthia—handsome or pretty, rich or well born, or all of these together?"

"Not all together. Money I have got. I marry for beauty and for love—not for filthy lucre. That concerns me, and me alone. No taint of dollars poisons my wedding-day."

"A thousand good wishes, my dear Wardlaw. But the lady's name?"

"Her name is Gertrude Ludlow. She is Lady McKayman's niece. You know her, I think?"

With a desperate effort I controlled myself and answered:

"Know her? Certainly. Very charming. Happy man."

"You are not well, Morley. Your voice is quite shaky. You're overworking. Come and dine with me at the Constitutional-to-night."

"Thanks, but I am engaged, and must leave you now. Once more—a thousand good wishes."

"Thanks to you. I'll look you up in a day or two. Don't let us lose sight of each other again."

How I reached my chambers I shall never know. The great tall houses seemed to nod and rock on their foundations. My own rooms looked ten thousand times more barren and cheerless than they had ever been before. I gazed into the mirror with a vacant stare. Was this my face?

Was it the counterfeit presentment of Henry Morley?

She was false! False to our early love. False even to her proffered friendship, for she had taken no pains to let me know of her new engagement, and had never named Wardlaw in my hearing. She was false as fair, the treacherous pilot to whom I had confided my bark of life—now gone down for ever. Was I to bear this? Was I to see my old hero—how I hated him now!—cross me, and bear off, without an effort, the prize I would have given my heart's blood to win? Was Gilbert Wardlaw to beat me at every turn of the race of life? He was right, after all. While I had been wasting my life in drudgery, whose greatest prize was a competency, he had conquered the world as he had promised to do. He had wealth. He had influence. He knew how to invest for his clients. This was the secret of his success in Hawkley-square. Old Lady McKayman was not the woman to ignore the man who could tell her when to "buy for the rise," and when to sell. He was Fortunatus: the man who could put his aristocratic friends on to the "good things in the City" they are so fond of. Could I believe there was any love in this match? Forbid it, Heaven! Was not the girl's heart my own, despite her levity? No; the truth was evident—too evident. She was marrying him for his money. For his money! Would I not have worked and slaved in good and in evil fortune for her? Would she not have been as the apple of my eye? Might I not ultimately have placed her on a pinnacle far higher than that occupied by the highest financial nobility? She could not wait. She was of the same clay as my rival—my always successful rival. As for him, he had not spared me. This king of Threadneedle-street had taken my ewe lamb from me—a willing victim, it is true, but yet a robbery from me. She had chosen this life, and had left me, the first who had burnt incense at her shrine, to pursue my weary pilgrimage alone, without hope or ambition, with nothing but despair for my companion. Was there not courage in despair? Had I read the grand old story of the Hebrew warrior for nothing? Betrayed, blinded, and mocked; brought in to "make sport," forsooth, for his conquerors; did not he, in his last supreme moment, bring down their gorgeous temple of triumph upon his tormentors? Should I sit down powerless,

and moan helplessly over the ruin of my life, or should I not rather bide my time, and wreak my vengeance upon those who had trampled upon me without a thought—who had struck me aside like a worm in their path?

On the morning which succeeded that night of agony I went forth into the world, a changed man. My life was no more a tissue of love and ambition, but a web woven in the darkest colours from the fibres of a desolate heart. It had one object—an object which, as Mrs. Wardlaw will perceive, I have now fulfilled.

I recollect the wedding—the gallant demeanour of the bridegroom, the subdued but singularly collected manner of the bride. I mind me well of the charming air with which she recognised her old “friend;” the conquering-hero bearing of Wardlaw; and I recollect but too well my last struggle with my emotions. Could I only have believed that she loved him, the blow would then have been bitter enough, but I might have found some grain of generosity in a soul not yet entirely corrupt, to turn me from my purpose. But no; I could not, would not, believe it; she had sold herself for wealth, not for rank or position, but for money, and the price of this great fortune was my life. Throughout that never-to-be-forgotten day I felt like the slave behind the victor’s car, whose function it was in the day of triumph to cry aloud—“Remember, thou art but a man.” My voice, however, was still. The time had not come for me to cry, “Remember.” It has come now.

My career at the bar was at once abandoned, and my little property realised. My resolve required my money to be at my disposition at any moment, and, meanwhile, I led an apparently idle life—really spent in studying the minutiae of commercial speculation. Wardlaw transacted what little actual business I was engaged in. I almost shocked him by my excessive prudence, but, owing to some excellent information of which I became possessed, I soon gave him a high opinion of my talent as a tactician. He gave me credit for commercial genius as one successful venture followed the other, but laughed at my prudence in regularly investing my gains. I was a welcome guest at his house, and was even received by its mistress, with that perfect air of unconsciousness of earlier ties, which only a thoroughly well-bred or completely heartless woman can assume. I can hardly

picture to you—for the task is too humiliating—the tortures I underwent on these occasions. Not that I ever flinched from my purpose for an instant. Taking my cue from Mrs. Wardlaw, I appeared to have totally forgotten the love passages between us, and never hinted by look, word, or deed, that we had ever been anything more than mere acquaintances before her marriage with Wardlaw. I became the friend of the house and made the mansion at Ingot-gardens my favourite resort. But on reaching my home in the Albany—I soon gave up the Temple—I gave way to paroxysms of fury which would, perhaps, excite other feelings than sympathy in persons who are incapable of conceiving the effect of a true passion upon a morbidly nervous temperament. Alphonse, my faithful servitor, has found me rolling on the floor in fits of passion, which almost resembled disease, and certainly approached delirium; but with each returning day I became more like my former self, calm, cool, pleasant, and amusing, perhaps, in society: at least, people said so. The weary years rolled on—one, two, three of them. My purpose never faltered. I cultivated the character of a shrewd man of business, and my speculations realised to the letter the French adage. So successful was I at last that Wardlaw one day said to me, “Morley, why are we not partners? With your knowledge and luck, and my business experience, we might do such strokes on the market as would make even the Rothschilds stare.”

My opportunity had come at last.

“You don’t want a partner, Wardlaw. Besides, you are too big a bird for me to fly with. In my little pottering way I can pick up a thousand now and then, but my style of muddling on would never suit you. I should only clip your wings. It would be tying an eagle to a dodo.”

“Nonsense, my dear fellow; don’t talk stuff about eagles. This particular bird of prey has been somewhat singed of late. Got too near the sun, I suppose—the feathers have suffered.”

“Not much, I hope.”

“Not enough to make me hesitate as an honourable man in asking you to be my partner. I am sound enough at present, but I want ballast both in cash and brain. That last affair of the Great Cotopaxi ran me very close, and my nerve is not what it was. Knew a thing about the Congo Loan yesterday, and missed the market for want of jumping in at once. I shall

have," he continued, "either to draw in my horns or take a partner. Why not yourself? You would keep things straight."

I looked into his eyes, read their anxious, sincere meaning, and answered:

"Your partner, my dear Wardlaw, would be a happy man, in spite of recent reverses. But if I am to put in my capital, I can't allow you to run a muck with it. You must not operate without consulting me: a week of bad luck on your scale would ruin me. For big operations we must consult."

"With all my heart. Consult as much as you like."

"You know as well as I do the tremendous power of a partner. This is no limited liability company. Each one of us can ruin the other at will. You must take care of me."

"Take care of you, Morley! Why, of course I will. We are, and will be, the lucky men of the day. Have the deeds drawn your own way. Very glad to get your clear head to help me."

My head was very clear as I walked along Piccadilly that night. Long-cherished schemes had at last taken shape, as the foul exhalations of a marsh wreath themselves into ghostly forms. He was mine, then, at last—this eagle, this bird of the sun, this soaring genius of finance. Through what a long and tedious time of watching had I looked for this hour, which put into my hands the destiny of Gilbert Wardlaw, and of the woman who had spurned, mocked, and betrayed me. I held them firmly at last.

I saw Wardlaw in the City next day. He was radiant. We took a "little plunge" in the Congo Loan together, and in four hours made a handsome profit.

"By Jupiter!" said he. "A capital omen—an omen of capital." A poor joke, but gentlemen who gamble in stocks are not remarkable for the highest class of wit.

"Did you say last night," I answered, "that the deeds were to be drawn by my solicitor? You might just as well give your instructions to your own man. You know I depend entirely on you."

"What! after the neat touch on Congo? Oh no. Leave it to you, my friend. By-the-way, should not we buy a little Madagascar?"

"No, I think not. Let well alone."

"You are always right. I will."

The deeds were signed. I was henceforth managing partner in the firm of Wardlaw and Co.—a position which gave

me absolute power to deal with the affairs of that house as I would. At that time, Wardlaw, despite his blunders in Cotopaxi Bonds, was in a perfectly solvent condition. Moreover, his credit was unbounded; and the addition to the house of a successful operator like myself increased, if possible, the confidence of our clients.

Facts which came to my private knowledge enabled me to make several happy strokes, and the joy and confidence of my partner increased daily. It chanced one day that I met a certain Captain Barwell. He was an admirable player at every known game, and it occurred to me that he was excellently qualified for a racing commissioner; that is to say, he was the man to back a horse quietly without compromising his patron.

Wardlaw knew and cared nothing whatever about horses. His wife's equipages were famous, even among the splendid equipages of the London beau monde, and, for a lady, she was a good judge of a horse; but her husband neither knew nor pretended to know anything about them. I don't believe Wardlaw ever attended a race in his life; and when, on meeting Barwell, it occurred to me to use him for my own purposes with Wardlaw, it was not with any notion that I could tempt him through a favourite pursuit. That did not matter. A man can gamble in horses who does not know a mane from a tail, and could as easily fly as ride; and in Wardlaw there was the deep and insatiable passion of a gambler. Anything that was a speculation had a charm for him. I don't know whether it was always so: I know it had come to that. This was his sole passion, and through it I had my hold on him.

Wardlaw's first racing investments were lucky; and, indeed, our connection seemed fortunate to both, and we were congratulated by business men in the East and sporting men in the West upon our almost unvarying success. My partner all this time lived right royally. Money was made and spent with equal freedom. Mrs. Wardlaw drove the handsomest horses, wore the best diamonds, bought the most curious and costly china, and refurnished her house in better style than any lady in London; at least, so said old Lady McKayman, who ought to know. I was known everywhere as the brilliant partner of our firm.

The drama was drawing towards a conclusion. As I sat in the Albany, after a

quiet rubber at the Darlington, I pondered over the carefully-wrought "situation." Fate had favoured me so far, but longer delay might be fatal to my designs. It was now time to strike.

The house of Wardlaw and Co. was in the enjoyment of a great reputation for courage, skill, and good fortune, when a sudden change came over the character of their undertakings. Hitherto their speculations, if large in amount, had been confined to such shares and stocks as represented real enterprises, but now they extended their operations in every direction. Nothing came amiss to them—loans for the benefit of sham republics and shadowy empires; mines in fabulous ranges of mountains; railways through undiscovered countries; lines of steamships for carrying emigrants from thinly to thickly inhabited kingdoms—any game seemed good enough for Wardlaw and Co. to take a hand at. Still, no disquieting rumours spread in the City till after the opening of the recent London season. The first really great event of the turf was over. The race for the Two Thousand Guineas was won and lost, when the talk of the West-end ran upon the immense sums lost by a City man—name unknown. News of this kind is not long in travelling from Pall-mall to the Stock Exchange, and the name of the loser was sought eagerly for, but the secret was well kept. It is not rare for members of the Stock Exchange, for sober merchants, and for great manufacturers, to lose money on the turf; but the business is so well done through a "commission," that judges and bishops might bet with impunity.

Our next undertaking was a serious one. When the Mozambique Loan came out, Wardlaw and Co. became purchasers to a large, a very large amount. We were on friendly terms with Gonzalez, Aranjuez, and Co., who brought out the loan. So well was the affair managed, that holders of the stock soon showed a handsome profit—on paper—the only difficulty being so to "unload" the stock, as to get rid of it by degrees, without breaking the market and producing a panic. This object is often accomplished with complete success by the simple manœuvre of buying and selling alternately, so as to keep the market steady. One morning Wardlaw, who of late had not often troubled me with his views on large speculations, came down to the office looking ill and harassed—an unusual circumstance with him. On that particular day,

however, he was pale and nervous. He began:

"My dear Morley, I don't often interfere, but really this Mozambique business is a very large transaction. We can see a profit; why should we not realise it?"

"Realise it, Wardlaw? You are surely losing your once splendid nerve. It is far too soon to attempt such a thing. It would be killing the goose; and you know it well enough. Besides, we must make a great stroke. We have been hit hard in two or three places of late; and your private account—excuse my mentioning it—has been awful for some time past."

"Oh yes! I know well enough how we stand. Confound the turf; why did not I mind my own business? Well, if you think so, we must continue as we are—bulls of Mozambique. But I wish we were out of it."

"So do not I. The thing will cover all shortcomings; and if you should make another mess on the Derby, there will be money to meet it."

The next day a heavy attack was made upon Mozambiques. Offers to sell were loud and frequent, and the stock declined till the large holders were compelled to buy heavily, in order to prevent the market breaking altogether. In spite, however, of their efforts, quotations fell two per cent., and it was clear that any attempt to work off the stock in the prevailing state of the market would be useless, and worse than useless, as it would simply depreciate it without getting rid of any great quantity. This first exciting day's work was only the prelude to a long series of battles. One day Wardlaw and Co. and their followers would succeed in bringing Mozambiques to the front with a healthy aspect, but on the next came the inevitable attack from an unknown "bear"—operating through various brokers—and down went the loan again. By forcing up the market we could now and then contrive to dispose of a parcel of bonds, but were compelled almost immediately to buy them back again, in order to confront the "bear" influence, which seemed to gather strength as the days wore on. Gilbert Wardlaw was on thorns.

"Let us get out of Mozambiques at any sacrifice; but let us get out and save the ship!"

"The ship? You mean a plank, or a raft, to starve or eat each other upon. Are you mad? Do you recollect how much we lost on the Galapagos Grand Junction

the week before last, and what a pleasant settling that was over the Arancaria mess? What are you dreaming about? Mozambiques, and Mozambiques only, can pull us through!"

"Yes! yes! yes!" he answered, tapping his fingers nervously on the table. "I know you think so, but are not you, who used to be always right when you operated for yourself, and during the first year of our partnership, too—are not you, too, getting a little reckless? You see you are a single man. You don't know anything of the great responsibilities of life. If you had a wife, now, you would not care to set everything upon a cast."

I held a keen, sharp-pointed penknife in my hand. I could have driven it into his heart, but as my fingers twitched round the ivory handle, I asked myself if this vulgar vengeance were worthy of Henry Morley. Had I toiled and waited so long for this?—for a vulgar assassination, a revenge I could have taken years ago? Was I going to cut the net I had woven with my own hand? I dropped the knife lazily, and looking full at Wardlaw, said:

"Upon a 'cast!' Why, Wardlaw, your metaphor is ancient. It savours of the married man. You can't 'set' anything upon a 'cast' now. Dice are out of fashion!"

"For Heaven's sake, don't indulge in cheap sarcasm, but listen to me. The risks are not equal. You are alone in the world, with nobody to care for but yourself; but suppose we break over this Mozambique business, where am I?—where is my wife?"

It would be unnecessary trouble for me to write, and I am quite sure you would not care to read, the arguments by which I soothed and persuaded him to leave Mozambiques to me. They succeeded, and that is all I or you—how sweet to be united in at least one sentiment!—care about.

The autumn was yet far off when my harvest was ripe for the sickle. Day by day I saw the investments of Wardlaw and Co. shrivel up to dry leaves, like the money in the Arabian story. One by one our "bulls" came to the shambles and our "bears" went empty away. Wardlaw could endure it no longer, and would come to me saying, "What is to be done?" "Can nothing be thought of?" But my answer was always to the same effect: "We must stand on Mozambiques, and, I suppose, on the Derby. You have a big book of course. What do you stand to win?"

"A lot on almost everything with a chance. A fortune on what I think—I hope—will prove the winner."

Riper and riper grew the harvest. Wardlaw devoted himself to his equine speculations, and made certain, as he said, of pulling the chestnuts out of the fire. Still the unknown influence continued to "hammer" Mozambiques, till it required immense ingenuity to keep them on the market at all. Bolstered up one day and driven down the next, the loan became the shuttlecock of the Stock-exchange, beloved of rough-and-ready speculators as a "gambling stock"—something on which to turn a more or less honest penny. At last came the day when Wardlaw, sitting with me in the office, got the news of his ruin. The great race had been run. Gilbert Wardlaw was a beggar. The thin bit of paper dropped from his hands; he sprang up from his chair and was gone.

I saw nothing of him till the Saturday morning, when he came to the office looking ten years older than when I had last seen him. I greeted him as if nothing had happened. He dropped into a chair, and said huskily:

"What are we to do? We are in a hopeless mess."

"Not at all. We can, perhaps, see the Mozambiques out yet. They look better this last day or two. I am told of a new arrangement making with the Government. If this is signed, we recoup ourselves for all our risk."

"I hope so, I'm sure," growled Wardlaw; "but hang Mozambiques. What am I to do to meet my Epsom account?"

"Oh! I beg your pardon. When you said 'we,' you meant only yourself. Why should misfortune make you inaccurate? Your horse-racing accounts are your own affair; they do not concern Wardlaw and Co."

"The deuce they don't."

"Not at all. How can they? It would, of course, be very disagreeable to have Mr. Wardlaw's name posted as a defaulter, but that would not ruin the firm."

Gilbert Wardlaw turned deadly pale.

"Why," he stammered, "you don't mean to say that you would let me go down in this way? Posted as a defaulter! What would become of my social position—of my commercial character—of everything and everybody belonging to me?"

"The firm, as I have told you, can just

carry on, and no more. What do you propose? I should be glad to do anything to please you, but I don't see my way."

"Confound it! Could not we sacrifice some Mozambique? We have got plenty."

"Pledged as collaterals, every bond of it."

"Then—then—" and his jaw dropped, "it's all over. But, no! there must be something."

"You have private property."

"Mortgaged, every acre."

"Well, there are resources, of course. You are not the first City man who has been hard put to it. Have you no imagination—no memory? There *are* ways, if you have the courage to tread them."

"You startle me! What do you mean?"

"I cannot help you, but I will do what I can. I will let you help yourself."

"What can you mean? How can I help myself?"

"Our safe is at this moment full of securities belonging to our confiding clients. They are worth a large amount. There is the key. We are partners, and I am responsible for what you do. But never mind. I will not let you go down without giving you a hand. There is the key of the safe."

Wardlaw hesitated.

"I—I—I don't quite apprehend you," he stammered.

"Misfortune, my dear fellow, ought to quicken your wits. It seems to dull them. You might get other securities by signing cheques ad libitum, but that is a short-sighted plan."

"You intimate, then, that I am to take our clients' securities, and sell them on the market to meet my account on Monday?"

"I do not intimate or suggest anything. I merely say that the Mozambique contract will be signed on Monday, and that the bonds will then be above par. If, knowing this, you think your honour, or commercial probity, or whatever you like to call it, will not be compromised by—ah!—borrowing these securities for a few days, you can please yourself. You are, like myself, a partner in the house, and beyond any control of mine. How much is it?"

"About forty thousand pounds."

"You will find plenty, but not much to spare. Do as you like, and ask no more questions. I am going out of town till Tuesday night, and leave you the absolute control of the business. Only one word. When the Mozambiques go up on Tuesday, don't be in a hurry to sell and spoil a great stroke."

"This—this is sailing rather near the wind, isn't it?"

"If we lived in the good old days, I should say it was sailing very near the wind that blew towards Botany Bay." I saw him flinch, the irresolute coward; but the corn was bowing to the sickle, the long-wished-for harvest was fully ripe. "But now, you know, things are ordered differently. Need I recall to you how often City, and, for that matter, other speculative characters 'go for the gloves,' as they call it?"

Wardlaw trembled in every limb. He almost reeled to the cabinet in which wine was kept. He poured out and drank some. The wine steadied him.

"There is," he said, "an awkward flavour of the felon's dock about this, but I have no choice. As for you, my dear Morley, you are a jewel of a partner to stick to your shipmate in weather like this."

"No gratitude, please." At that moment I felt the tenderness of the headsman, as he carefully cuts away the love-locks of his "subject." "But I must catch my train. I leave you in charge. Good-bye till Tuesday, when I dine with you."

"Good-bye, and thank you a thousand times."

My hand was on the door when Wardlaw stopped me.

"The key; you have forgotten to give me the key."

"I am so absent. There it is. Farewell."

"But are you sure about the Mozambiques?"

"I have not the slightest doubt about the signing of the contract. I have it on the best authority. It is certain."

"Then," said Wardlaw, "it is all right."

I left him, went to the station, and booked myself for Paris. My work was nearly done. I had but to hear of the settlement of all great accounts at Tattersall's on Monday to be sure that I had not slipped at the last round of the ladder. On the Monday night I was sitting at dinner in Paris, before a sumptuous repast, given to me by the mysterious "bear" of Mozambique stock—the speculator who had prevented Wardlaw and Co. from realising.

"On Tuesday then," growled Ursus, "the bubble bursts?"

"Not a moment later. The pear is ripe, rotten ripe, and cannot be kept any longer."

A servant brought me a telegram:

"Settling at Tattersall's very good."

One great account, about which fears were entertained, all right. Quite punctual."

The grain was cut, and ready to be carried—whither? The next morning I remained in the Grand Hotel. Telegrams arrived frequently; not from Wardlaw, who believed me in the North of England, but from a private agent:—"Mozambiques opened flat, and were hammered down persistently;" "A panic in Mozambiques: offers to sell all over the house—a fall of twenty per cent.;" "Mozambiques unsaleable. Failure expected of Wardlaw and Co., known to be extensive holders. Great agitation."

What need to linger over details already known—the failure of the great house of Wardlaw and Co.; the appropriation of customers' securities by the partners; the flight of Gilbert Wardlaw (that I confess I did not expect, I thought he would have been taken). For myself, I care nothing; I am beyond the reach of justice and of want; but these are small matters. My work is done—a mean work if you like, but terribly and completely performed. Perhaps an unmanly work to take revenge upon a woman. To me it does not seem so. Trampled to the earth, I have turned and stung. Six years ago Gertrude Wardlaw treated me like a reptile: I have behaved like one. Where is the rich man she preferred to me now?—a bankrupt, a beggar, and a felon, who ran away and left his wife to face her fate alone. My account is closed. I have written it off.

Richard Peveril had perused this document—which contained so much enlightenment for him, as it must have conveyed so much to the miserable man whose deliberate ruin it recorded—with an intensity of interest which for a little while had numbed the sense of suffering in him, and rendered him indifferent to the sounds which arose under the window of his room. They were those of a dispute which was in progress between Tim Denehy, the owner of the public-house, and an elderly, much-bent, gray-haired woman, who, in spite of her age and her stooped back, was tolerably vigorous of voice, and flourished the stick, on which she usually supported herself, with considerable emphasis:

"Och, g' long out o' that, Biddy Sheedy, wid your nonsense!" Mr. Denehy was the speaker. "Don't ye know very well the only horses and carts on th' islant is helpin' wid the corpses? Sure, commin

sense might ha' told ye that, woman dear."

"An' what am I to do thin wid the crature? How is she to be got to the docther? An' am'n't I tellin' ye that my Terry's arm's broke wid dhragging her first into the boat and thin out iv it; and divil a foot could I stir till this blessed day to come down here to luk for ayther docther or priest, and I not knowin' which o' them they'd want worst; for who would I lave wid him to give him bite or sup, or turn him in the bed, but Paudheen, the goat, and he'd be the quare nurse tindher. Luk at here now, Tim Denehy, ye'd better be mindin' yerself, and be lively after th' ass-cart, av it's thruth ye's tellin', and the bastes is helpin' wid the corpses in airnest, or ye'll hear of it from Docther Gossin and Father Pat. They're helpin' wid the corpses, too, I suppose, for I couldn't get sight nor light o' them. Are ye goin' to harness th' ass-cart thin?"

Mrs. Sheedy cut short her eloquence abruptly, and smote the earth with her stick.

"Och, hold yer whisht," remonstrated Tim Denehy; "can't ye stop yer gosther under the windy where the poor jintleman's frettin' after a sweetheart o' his that's dhrowned? Nice divarshun ye're givin' him! Come in and sit down, and tak a sup o' tay and a dhraw o' the pipe, and I'll put th' ass in the cart in a minnit."

Much mollified, Mrs. Sheedy acceded to this invitation. The noise ceased under Richard Peveril's window; the sound of voices ascended from the common room beneath his, but he heeded neither circumstance;—he was deep in the perusal of the second chapter in the history of Gilbert Wardlaw's ruin.

THE COMMISSIONER'S STORY.

I AM requested to communicate in writing an account of my dealings with the house of Wardlaw and Co., and I look upon this as a fair opportunity of writing an impartial biographical sketch. It is too difficult for me to undertake to separate the man from his deeds. My work is part of me, and, as a biographical notice must appear in the newspapers at my demise, here are a few facts to help the newspaper-fellow, or literary undertaker, who will some day bury me in a neat paragraph. One consolation I undoubtedly have. In looking back at my up-and-down career, I have

never done anything unworthy the character of a gentleman of spirit and enterprise. Perhaps I may have sailed just a little too close to the wind now and then, but I was not always captain of the ship I sailed in, and had to act with my superior officers; thus, if anything of a slightly doubtful character should turn up in the course of this true history, the reader will please to recollect that Jim Barwell is one who carries his heart upon his sleeve, and who, thanks to his confiding nature, has, over and over again, been the victim of plotters, who have made use of his honour and reputation to carry out their plans.

When I first joined my regiment (that dashing cavalry corps known as the King's Own Duns), I was—I may say it now that my hair is gray, and my hand trembles of a morning till I have had a glass of sherry—as smart and as good-looking a young fellow, for a light weight, as ever went too fast at his fences, and as great a greenhorn as ever trumped his partner's trick. I had been brought up in the right way to make me soft and trusting in my ways. My mother—the dearest soul in the world!—thought that a public-school life was too much of a scramble for a delicate child, and that the instruction of her particular friend, the vicar, was all that was required to prepare me for the army—as was true enough in the days when officers bought their commissions like gentlemen, instead of reading and studying for them like a pack of schoolmasters. The good old vicar gave me a smattering of Greek and Latin—never of the slightest use, and now completely forgotten—and my poor mother taught me the French she had herself picked up at the various foreign towns in which she resided during my father's time, until he died like a gentleman, with his face to the sky. Captain O'Raff, who went out with him, always declared that Count Tourneleroir fired too soon; and O'Raff was most likely right, for James Barwell the elder could otherwise hardly have missed him altogether. But all this happened when I was very young, and I heard nothing of it from my mother till the day when she read of Count Tourneleroir being run through the lungs by a French newspaper man. A pretty education I got, between a parson and a woman, to fit me for the army, and for taking care of myself at the age of sixteen! Still, I could ride and run, shoot, swim, and speak a little

French. They tried to teach me Latin, Greek, and French, but the good souls never thought of teaching me English. Elegance of expression, however, came naturally to me, and I should have done well enough without any instruction at all if it had not been for the confounded spelling. My weakness on this point kept my correspondence down to very narrow limits, for I can tell you that writing with the aid of a dictionary is awful work—dead against the collar. One thing I must own they did teach me—arithmetic, a mighty useful thing to a man who has to hold his own against all comers. There were no examinations or trash of that kind in my time; nor was there any larking or “making hay” in a young officer's room, for the very good reason that a fellow who indulged in “making hay” overnight was likely to be made cold meat of in the morning. We did not fight like coal-heavers in my time, but like gentlemen, as we were. Ours was a smart and fashionable regiment. We whiled away our time in various pleasant ways, for officers had not yet come down to book-learning. We rode and shot pigeons, and played billiards, and now and then—in fact, pretty frequently—took a hand at chicken-hazard. It was a capital school for a young man, but terribly expensive. Fellows were not seldom sold up after a couple of years in the King's Own Duns—quiet little jumping matches in the morning, and high points at whist in the evening, cleaning some of them down to the bone very quickly. I was an awful pigeon at first, and it looked at one time as if the last feather would soon be plucked; but, as it happened, that last feather turned the scale. I was terribly downcast at my ill-luck at play, and, to escape from it, devoted myself to the feminine society of the regiment. This has always been a practice of mine. When a man has lost his money, there is nothing like love to console him.

The major's daughter was a remarkably pretty girl, and, I think, fell in love with me at the Canterdown steeplechases. It was certainly not the masterly character of my jockeyship which impressed her, for she was an admirable horsewoman, and rode gracefully and fearlessly. I think it must have been my sky-blue silk jacket, with lemon-coloured sleeves, which turned her head; and, indeed, if dressing the character could have won the race, I should have won easily, so perfect was my get up. My horse, too, was quite good enough to win if

I had only known it. He was bigger and better-looking than any of the lot, went over his fences like a bird, and might have made mince-meat of the field, had not I been too anxious to show my judgment and talent as a jockey. I was leading them all a merry dance till within three fields of home, when I took what I thought was a judicious pull at Punter, my handsome nag. Punter did not like it, and I had some trouble to get him over the last fence. However, I succeeded in doing so, when all at once I saw Charley Maceman in his battered old jacket at my girths. I knew then I had got my work to do, for Charley was a capital finisher, but he was only on a weedy screw, against which I had laid him the odds—rather liberal odds too—myself. It was a terrible set-to, a regular hard ding-dong race from the last fence to the winning-post. I was riding hard to keep my horse's head in front, and kept the lead to within a few strides of the chair, when out shot Charley on his weed and beat me by the shortest of short heads. I thought I had won till I caught Julia Rookleigh's eye, and by its vexed look knew I had just missed the prize. Julia was two or three years older than myself, and, using the privilege of lovely woman, had rather petted and patronised me hitherto, for the difference between a youth of seventeen and a damsel of twenty is beyond handicapping. She was delightfully sympathetic and all that, and soothed and flattered me till I felt actually glad I had lost. She poured wine, capital champagne it was, and mayonnaise made by her own fair hands, into my wounds, and, as we strolled about the pretty country racecourse, I was not a little proud of the handsome woman on my arm. As the day wore on she became quite confidential, and, in reply to my expressions of admiration, said, "Oh, Mr. Barwell, you are a very gallant cavalier indeed, but you are too rapid altogether. If you really care to gain my affection you must not make the pace so severe. These tactics would have won you the race to-day, but love and steeplechasing are very different matters."

Now, I was vain enough of my jockeyship, but not such a fool as to be blind to the truth that Julia came of a racing family; in fact her father was about as dead a hand as ever I set eyes on. Besides, it is always pleasant to be advised by a pretty woman, and then—there is no obligation to act on her advice unless

one chooses. I asked her what mistake I had made in the race.

"You waited too long, Mr. Barwell. Charley Maceman would have beaten any man in the regiment under similar circumstances. In the run in, his experience—and will you pardon me?—skill would beat any non-professional rider. You should not have let him get near you. You let Punter have his head in the race to-morrow, and you will beat everything you ran against to-day. And, Mr. Barwell, I want to back Punter—not for gloves—oh no! for this;" and she pulled out of her glove a crisp bank-note.

"My dear Miss Rookleigh," I protested.

"Nonsense, Mr. Barwell. Pray take the money. I will not allow you to stake for me. And—and—be very careful about your horse till you mount. Pray take care that nobody gets at him. Can you trust your man?"

"I suppose so."

"You must be certain. If you have any doubt, dismiss him at once."

"Do you suspect?"

"I do more than suspect. There will be terrible work in the regiment one of these days, when everybody knows as much as I do."

"You startle me!" I answered. I was easily startled then; but, startled or not, I was not such a fool as to neglect her advice, and I insisted on changing the horse's quarters that very day. Julia Rookleigh's prophecy came off to the letter. Some very good animals were engaged for the great race, for which, previously to our conversation, I had had no intention of starting mine, but I made the pace so hot for them that not more than three were left in it a mile from home, when, making up my mind to be out-jockeyed no more, I drove Punter along and fairly came in alone. This was a great stroke. As I had lost all my available cash on the first race, I plunged heavily on this on credit, and landed a sum which rather astonished me. I had never had so much money in my life, and felt—whatever I looked—like Napoleon at Marengo, by Jove! It was a proud moment for me when I handed over her winnings to Julia Rookleigh, and thanked her profusely for her excellent counsel.

"I don't like to set myself up as your monitress, Mr. Barwell, but, as you have made a great success by following my humble suggestions, may I ask you, in the hour of victory, to grant me a favour?"

I felt all over a conquering hero. As my heart bounded at the contemplation of the beautiful girl before me, it thumped against a waistcoat stuffed with a thick roll of bank-notes. This was triumph indeed. I answered as in duty bound:

"My dear Miss Rookleigh! Am I not your slave? Am I not bound to you by dearer ties than those of success?"

"Perhaps," she said, rather sadly; "perhaps; but what I wish you to perform is an act of great sacrifice, requiring some moral courage. Your personal courage I have no doubt of. I want you to renounce cards and dice. At billiards, or on horseback, you can take your own part, or, at least, see the game; at whist and hazard you are—pardon me—at the mercy of your friends."

"I should be sorry to be at the mercy of anybody but your sweet self. But do I then play so badly?"

"On the contrary, you play very well, so far as I am a judge. But if you played whist as well as Deschappelles, or Hoyle himself, you would have no chance with some of the men you play with. I could, but I must not, name them. Nothing but my—my—regard for you could have induced me to say so much. You must spare me further revelations."

I did; and I will spare my reader the love scene which followed. Let him—or, rather, I hope her—conjure up agreeable recollections, and fill in the blank. At threescore I hardly care to write a lot of sentimental stuff, but at the time my heart was as full as my pocket. As I lit my cigar and sauntered homewards, I tried to realise my position. Financially I was sound enough, but I did not then fully appreciate the value of money; nor did I know that, in spite of what poets, and novelists, and writing-fellows generally, may shriek about mental agony, the most horrible mental—and, for that matter, physical—tortures can be borne philosophically if combined with a good balance at your bankers. A man may lose his friends: he can make new ones, who don't bore him with the old stories he is tired of. He may be crossed in love; but no man worth his salt was ever ruined by that accident. He may break down in his career: he can begin another, if he only have money to go on with. All the slings and arrows of outrageous fortune that the player-fellow talks about, are nothing compared to being hard-up in a strange town, with only the price of a

bill-stamp in your pocket, and not a soul in the world to put his name to it. But I did not know all this then. My mind was curiously confused between love and play. I loved the rattle of a dice-box better than an alderman loves the clink of his knife, and every fresh pack of cards had a new beauty of its own. Could I, after just winning a great stake, suddenly throw up the cards without giving a reason for it? What would Charley Maceman, and Captain Tremaine, and Major Rookleigh himself, say? I should be branded as a greedy hunk—as a fellow who had first cleaned out the regiment, and then sat down to slowly gorge his plunder like a pike. This could not be endured. On the other hand, even if I detected them in correcting fortune, how should I stand, as a young cornet, against my superior officers, and what chance should I have of a fair hearing? Besides, I guessed that the chief culprit was Major Rookleigh himself; and was I to overwhelm with disgrace the man whom I hoped to call my father-in-law? I could, of course, exchange into another regiment, or ask for leave; but either of these expedients would take me far away from Julia, and neither would look well in the eyes of the King's Own Duns, who would be burning for their revenge. At length I hit on a happy solution of the difficulty. I would ask Major Rookleigh for formal permission to pay my addresses to his daughter. I never dreamt of refusal, of course; and, as an engaged man, could reasonably refuse to play. I would marry, exchange into another regiment, get quit of the Duns for good and all, and live happy ever afterwards. To my amazement, I was met by a quiet and courteous, but firm refusal.

"My young friend," said he, "my daughter shall never marry a gambler, not if he were as rich as you are poor. Besides, I have distinct views for her. A cousin of hers will shortly be of age, and inherit immense property. He is in love with Julia, and the marriage shall take place without delay. Our branch of the family sorely needs a marriage to bring some money into it. I will speak to Julia, and she will tell you her decision."

It is needless to dwell upon my interview with Julia. She had not expected to be hurried like this out of "her pleasant dream," as she called it. It was unfortunately necessary that her father's plans should be carried out. He had explained

to her the position of his affairs, and it was so desperate as to leave her no choice but to obey him. Her father had never explained himself so clearly before to her, but there was more than ruin hanging over him—there was dishonour. We must give up our short-lived dream. Could I forgive and pity her? I offered to surrender all my winnings if they would help her father, but she said, with a sad smile, that my little capital would be only a drop in the ocean of his liabilities. The blow hurt me, I confess, and produced a foolish feeling of recklessness. If Julia was lost, why should I care whether I played or not. Play? Yes; I would play on, but for small stakes, keeping well on my guard. My vigilance was rewarded with but little success, while my cautious tactics provoked remark. When I lost, I paid my money with a quietly contemptuous air, which provoked Major Rookleigh, and produced a certain effect upon Tremaine and Charley Maceman. These three were evidently the confederates who plucked the young birds among them, but they were so skilful that detection seemed impossible. Rookleigh, who was the best tactician of the set, saw that things could not go on long as they were, and determined to take the bull by the horns. He persuaded me to run up to town with him for a few days, and made my stay there as pleasant as it could be to a young man of my tastes. We made several sporting ventures together, and were remarkably lucky in that direction, and, if we could only have let hazard alone, should have made a good thing out of our trip. One evening he opened out concerning the regiment. I was excessively guarded in my remarks, but said at last that I could not, and would not, play with the certainty of losing. "Why should you?" asked he, looking not at me, but at his bumper of claret. "You are clever, and, what is more, lucky. Why not come to an understanding, and let us live harmoniously together?" I had dined liberally and had won a handsome stake that day by following the major's advice, so I could not very well throw him out of window; and, to make a long story short, we came to an agreement. I don't want to be misunderstood. I never "secured an honour" or used a "despatch die" in my life. I would scorn the action as one more worthy of a conjurer than a gentleman. I was the walking gentleman of the party. I kept play up to a high standard, my winnings

and losings being carried to the general account, and when our "subjects" ran short of money, I could give them a hint where to get a bill done in a friendly way, without going to the Jews. It may be thought odd, that when Julia married her rich cousin, the major did not give up that kind of thing for good and all; but I soon discovered that, after settling his father-in-law's liabilities to the last farthing, the head of the Rookleigh family was indisposed to loosen his purse-strings to his expensive relative. He was a confounded prig, that fellow—born about a quarter of a century before his time—with a fancy for literature and the arts, and old ruins and rubbish, instead of that fine taste for horseflesh and claret which is the stamp of a true gentleman. It may be imagined that he had little sympathy with his father-in-law. How, indeed, could a cold-blooded animal, who put water in his wine when he drank any at all, wore blue spectacles, and had never "jumped up behind" a friend's bill in his life, be expected to hobnob sociably with our major, whose nose was of a hue seldom seen nowadays?

Julia—poor thing!—did what she could for her father out of her pin-money; but what was an occasional "pony" to a man who liked his twenty port, and plenty of it, with a bottle or two of Lafitte to follow? So the poor old boy was obliged to keep "in practice" as he called it, and a fine life we had of it for many a year, till one day a new man exchanged into the regiment. He was no chicken; this fellow, and had seen the world by the time he got his troop and came to us. He was a man of no family—the son of a tradesman, I believe—and how he got into the army in the good old times puzzles Jim Barwell to this day. But there he was, a quiet fellow enough, and not bad at bottom, as the sequel will show. He was a capital écarté player, and had some stiff bouts with Tremaine, but, of course, got the worst of it. One night, however, he brought down a friend, who backed him and lost, and the next night he introduced another friend, who caught out Tremaine—as plump as you please—with a king "secured." There was a scene, of course, but the new man behaved very well. He said he did not want any scandal—the whole thing had better be kept quiet for the good of the service, but his money must be returned, and Tremaine, "with," he added, "anybody who sympathised with him," had better leave the regiment. We

washed our dirty linen at home, as Napoleon said, and the upshot of the whole was that the major, Tremaine, Charley Mace-man, and I left the regiment, and no more was heard of the matter.

To tell the truth, I was not very sorry. My mother was dead, poor good soul! She worshipped me to the last, and never refused me a hundred in her life, and I had inherited what little money I had left her to leave. This, with the proceeds of my commission, gave me a small but compact capital to begin the world anew with, and I made up my mind that, as I was now of mature, not to say middle, age, I would wash my hands of the old "practice" for good and all, and try the City. Times had changed, and it was no longer thought derogatory to an officer and a gentleman to try his hand at stocks and companies, and my knowledge of arithmetic, kept fresh and strong by the constant calculation of the odds, would serve me admirably in my new life.

In the course of my experience I assisted in launching many enterprises, which, if not highly remunerative to the shareholders, paid me at least very well. I was by turns secretary to the Timbuctoo and Sierra Leone Railway, a magnificent project, which had only one disadvantage, that of being before its time; promoter and managing director of the Tidal Wave Timber Company, for utilising the wave power of the sea in working saw-mills; a director of the Transandine Balloon Company, for bringing the Eastern and Western Seaboards of South America into close connection, by means of aerial navigation; and chairman of the Galapagos Islands Company, for discovering and raising the treasures deposited by the buccaneers. Had my best inspirations been accepted by the public, I should now be a rich man, but, unfortunately, they selected my weakest plans for adoption, and the consequence was, that most of my companies came at last under the operation of the Winding-up Act. While enjoying the position of a promoter, I was, of course, obliged to live in good style, and I think I may say, without fear of contradiction, that my dinners and my wine were as good as money could buy, but the worst of this was, that I became no richer. Still I held my own, and had lived for several years pleasantly and handsomely, without touching a farthing of my capital, a pack of cards, or a betting-book, when I became acquainted with an eminent

City man who was my ruin. He laughed at my puny efforts, which, after all, kept me well, at other people's expense, and represented to me how, from as small a capital as mine, he had risen to wealth and importance. I listened to him. My confiding nature betrayed me into the mistake of speculating with my own money instead of that of others—a fatal error. For a time all went well, and the quickness with which I made money induced me to laugh, like my new friend, at little peddling transactions, and I extended my operations, by his advice, at the very time I should have drawn in my horns. Then came a panic, when big galleons and little cockboats went to Davy's Locker in company. Wardlaw, like a skilful pilot, brought his own ship into port safe and sound, but mine was hopelessly shattered. Everything went—my natty little house in Belgravia, my ready money, my horse and brougham—every stick I was possessed of, and there was I left without a stiver. What on earth was I to do? At such a time as that I could not begin again in the City on nothing. I had given up my profession, I was fifty years old, and had always been accustomed to live like a gentleman. A nice problem for a man in middle life, who ought to be above the world and to have means to bring his friends around him. This was Wardlaw's doing. That man had brought my gray hairs to poverty! As I was walking down St. James's-street, cursing him with all my heart, I almost plumped into the arms of Major Rookleigh, stepping out of a handsome phaeton—a capital turn-out, not showy, but quiet, and in the best possible taste. Rookleigh was looking very little older than when we left the old regiment—just a little gouty, perhaps, about the feet and a shade redder in the nose, but as fresh and as hearty as ever. He was dressed to perfection—just enough behind the fashion to become his years. As for me, I had long since adopted a severe style—very different from the jaunty costume of the King's Own Duns. Rookleigh was delighted to see me.

"Thought you buried in the City, Barwell. Not seen you for years. Hope you've grown rich as well as respectable."

"Not very. Glad to see you in such good case. Have you outlived your son-in-law and taken the whole pool?"

"Not at all. My daughter and her husband are living in Florence, and are, no doubt, enjoying high art to their heart's

content. By-the-by, she has become infected with a mania for pottery and artistic costume, and instead of the pretty girl you recollect, looks as great a guy as if she were an artist's wife—which, thank Heaven! she is not."

"Well, but yourself?"

"I! my dear fellow. What is that Latin stuff—'Si monumentum,' &c.—look at me and my belongings. All paid for, parole d'honneur. Never in better feather in my life."

"How is this. Run of luck, eh? More than I have had in the City."

"Luck, my dear Barwell? Luck! Nonsense; surprised to hear this from you—a pupil of my own. Skill, genius, the art of combining things so that two and two make five."

"I begin to see; but I thought all this kind of thing was stopped?"

"What the devil are you talking about?" snorted Rookleigh, apoplectically; "do you imagine I am keeping a common gaming-house?"

"Heaven forbid!" I answered; "but there is only one way of doing your sum that I know of."

"Rubbish! There are hundreds of ways of doing anything or anybody. Come and dine with me to-night."

To be candid, I was glad to dine anywhere out of the ken of City people. The confounded place had ruined me; I wanted to hear no more of it, and felt for a moment quite young again at finding myself under the wing of the hospitable major.

He was living in a style that I may describe as the quiet and costly. His house was small and snug, but it was by no means a poky little hole. It was situate, too, in Mayfair, the most delightful part of London to my taste. His pied-à-terre, as he called it—Rookleigh was always uncommonly fond of airing his French—was like his phaeton, like his brougham, like all that belonged to him—a model of good taste, rich and fashionable, but severely subdued, not to say stern, in character. At the time I speak of, the high-art style of thing had hardly come into fashion; and, provided that a gentleman's house was well mounted, and his dinners good, people were satisfied, and did not require any particular tone, or feeling, or age, to be represented. The dinner was admirable—the dishes few in number, but each perfect of its kind, and accompanied by its proper wine. Rookleigh prided himself on this elegant sim-

plicity, and was never tired of quoting the famous gourmand who could dine on four plain dishes—clear turtle, chicken-turbot, haunch of venison, and apricot tart—a good dinner, too, by Jove! and not cheap either. This was the kind of thing Rookleigh aimed at, and achieved. The company was hardly so carefully selected as the food and the wine. Not that any downright disreputable person was admitted; far from it; Rookleigh always kept to the highest rank of his profession, and looked down on a vulgar practitioner as the Chancery Bar looks down on the Old Bailey; but the party seemed oddly made up of young and old. There was old Sir John Bluffe, who ate a great deal and said very little; young Silberschmidt, of a great banking family; Henry Morley, a City man; the Honourable Algernon Peregrine, Lord Eaglebridge's eldest son, a handsome fair-haired youth, but too fond of Kümmel; Mr. Crackleton, who said some good things, by Jove!—wish I had put them down—and Mr. Howard Sharkey, the well-known financial agent. These, with the major and myself, made up the company—Rookleigh never could endure more than eight at dinner—"spoilt the whole thing" he said, by cutting the company in half. It was very pleasant. The talk ran on everything, from the bank-rate to the ballet, but without anything horsey or sporting about it. After the first cigar, however, the company was increased by my old friends Tremaine and Charley Maceman, who dropped in for half an hour; and later in the evening came young Sparkshaw, the son of some coal or iron man up in the North, dead not long before, leaving Sparkshaw rolling in money. On his arrival I heard cards mentioned for the first time. He had evidently been dining, and was burning to play, but Rookleigh talked to him like a regiment of parents and guardians. "Too late to begin," said the major; "and, besides, what chance would you stand after eating—I won't say drinking—so much? I can't allow any cards to-night." Sparkshaw expostulated, but Rookleigh was firm.

"You know I promised our friend Harebrook to take care of you, and I'll keep my promise, by Jove! If you will play at cards, you may play somewhere else, but not to-night in my house," and Sparkshaw dwindled away pretty soon after—a poor, half-bred creature I could see, not able to carry his liquor like one of the good old stock. I have noticed that that kind of

person very seldom can. I must say I admired the major; he played his part to perfection. Of course I had no doubt, after seeing Tremaine and the other come in, that all this neat establishment must mean play—high play—and not on the square. That was clear enough to me. The host gave me a quiet hint to stay the company out, and when the last had dropped off he brought out a bottle of old arrack punch, and began:

"My dear Barwell, I did not ask you here to-night for nothing. I knew all about the collapse in the City. I dropped a little over it myself, and knew that you were hit hard and full. You see my style of life. Shall I let you into the secret? I may just as well do so, for you were not, as a boy, to be treated to half-confidences, and would hardly listen to them as a man. The secret of my success is that I never touch a card myself before witnesses, and never book a bet except, perhaps, a 'pony' at the post. None of the young men of the day can say that I ever won their money of them. On the contrary; you saw that fool to-night: I take care of him and protect him so far as I can."

"I see you are his adviser—his young man's best companion. You save him his hundreds, and you cost him his thousands. I grasp the position."

"Just so. I see you are as bright as ever. I take care of the fast youth. When he gets into trouble, I get him out of it; when he is hard up, I help him, or, rather, find somebody to do so. They play at cards here, now and then, of course; but not I—individually: it is as much as I can do to look after my guests. When they adjourn to Tremaine's rooms they can play as high as they like; but I don't suffer heavy play here. No, no. Whatever may happen, I stand clear of all risk. A clever man, my dear Barwell, lives by the industry of others. Tremaine and Charley Maceman are my executive officers. I should never think of asking you to take a similar position; but I can offer you a hand worth playing if you like to take it."

"At what game?"

"I will try to explain. You saw Henry Morley here to-night—a clever fellow and a good fellow, but not the man to play our game upon. A bird of prey himself, or I'm mistaken. He wants a confidential commissioner to do some work for him or his friends on the turf. The man must be discreet and able. There is no question of credit. I can put you on with the men to

work it out in detail; but your principal's name must never be uttered, even in your dreams. You must stand between the City men and their smaller agents. I can give you every facility in the way of admission to the sporting clubs. If this is not a good speculation for us, I am much mistaken. Will you act?"

As my available capital, at that moment, was considerably under a hundred pounds, I accepted of course. And why should I not have accepted? Was I to close my mouth against the ortolans which were flying into it, just when it had appeared likely to want bread and cheese? Besides, what was there in the slightest degree ungentlemanlike in the situation? Henry Morley, or any other broker, would execute my commissions on the Stock-exchange, if they thought me a safe client. Why should not I execute theirs in another place? Over the arrack punch the major and I had a long and pleasant chat over old times, and under its influence his bitterness towards his son-in-law melted down considerably.

"I don't want anything of him, confound him!" he roared, good-naturedly enough, "but the miserly hound might acknowledge one's existence now and then. And to think I taught him to ride—and ride he can, like an angel in picklejars. Never sported silk, though. I never could bring him to the front anyhow."

"Perhaps he did not want to break his neck, and let you step into thirty thousand a year, Rookleigh, eh?"

"Barwell, old friend, never attribute motives. It is unparliamentary, and, if any other man but yourself had done it, I should say, ungentlemanlike. Good-night. Take luncheon with me to-morrow, and meet Morley."

Major Rookleigh was correct in his estimate of Morley—a fine fellow, no doubt, but without spontaneity of manner. To my practised eye he was obviously—too obviously—on his guard. "Our friend Rookleigh has advised me to consult you as to some investments on the turf. He tells me that I may rely absolutely upon Mr. Barwell's tact, knowledge, and discretion. Is this so? Can I rely upon my commissioner actually holding his tongue? I know there is a species of freemasonry in every craft, and that is my reason for seeking assistance from a gentleman not involved with any clique of what are called sporting characters. I want your help in doing—please follow me—more

than merely backing horses, 'getting the money on,' as it is called—anybody can do that—I want you to 'get it off,' sometimes—do you understand?"

"Perfectly; but I must establish a large credit to do this."

"Not at all. The first time you lay ten or twenty thousand pounds against a horse for me—in your own name, mind; if the takers hesitate, as they will hesitate, offer to stake the money; I will supply you with the means. This need only be done once, and your reputation will be as high as that of any man in the ring. They will all be anxious to do business with you. The possessor of twenty thousand pounds in ready cash is a solid man as times go."

"I follow you completely. You not only know of horses who are likely to win, but of horses who are sure to lose—who will not even run for the money. I understand exactly."

"More than this. As we on the Stock-exchange can finance, as it is called, a speculation, and make a market for ourselves, so can you—if you manage it well, and employ the right men—make a market for a horse. You can drive him to long odds when he is galloping like a lion, and you can make him a favourite when he has only three legs to go upon."

"I see, Mr. Morley, that you know what you are talking about. I shall be glad to undertake the management of your business when you please."

It was a pleasant connection. Things turned out exactly as Morley had predicted. The first time I made an attack upon a popular favourite for a great race, and, instead of offering the odds in modest "ponies" or "centuries," tried to lay them in "monkeys," I noticed that backers who had taken shorter odds of other people hesitated to take them of me. But I knew my game, and offering to stake the twenty-five thousand pounds there and then, pulled the bank-notes out of my pocket and flung them down on the table. The scene was a pretty one, and established Jim Barwell's credit solidly enough. This went on for some time, to the mutual profit and content of Morley, the major, and myself. We had many chances on our side. Morley "knew something;" he was wonderfully well informed, and had plenty of capital; and with practice I learned how to make a market perfectly. Once more I was established in snug quarters of my own,

and felt that I had at last drifted into a lucrative and pleasant line—far pleasanter than working in the City, where some of the fish are big enough to break through any net. I was prospering exceedingly, when Morley said to me one day:

"I should like to introduce you to my partner. A clever man—a very clever man, with whom I have only recently joined fortunes. You may know him—at least, by name—Gilbert Wardlaw."

"Too well. His advice was my ruin."

"My friend, you should never have asked his advice. He is not supposed to be a speculator. It is you who gave the orders: he merely saw them carried out for you."

I looked at Morley. I need hardly say I did not wink or poke him in the ribs. I would not permit any man living to take such a liberty with me, nor would I indulge in vulgar familiarity myself. I simply gazed into his eyes, with the glance of simple incredulity which always brings people to their bearings, when they try to impose on me.

"Of course," assented Morley, "that is the theory. The practice is a very different thing. You should return good for evil," he continued with a queer smile. "Wardlaw lost your money for you. Now you make some for him; but please recollect that his account and mine are entirely distinct. I think I know something about racing. He knows absolutely nothing, and cares nothing. I don't believe he ever saw the Derby in his life, and has certainly never been seen on a racecourse since his marriage. He is a model husband; devoted to his wife, and so on. But I have told him what a good thing the turf is in the hands of a bold speculator. I have helped him to one or two good strokes, and now he must take care of himself, or, rather, you must take care of him. He knows nothing about horses, and will depend very much upon the information you supply him with. So far as he is concerned, I believe the game of race in the drawing-room, with thousands on instead of counters, would suit him just as well as any course in England."

"I hate unsympathetic people," I replied, "and I detest Wardlaw; but if you desire me to serve your partner I will do so out of regard to yourself."

"Out of regard to your own self, Mr. Barwell, and for your own profit, you will supply Mr. Wardlaw with such turf information as I give you for that purpose.

You will take your tone from me, if you please, and tell him as I tell you, without using my name."

"And I am to understand that your accounts are entirely distinct?"

"Entirely. In fact, if you ever speak of me to Wardlaw after I reintroduce you to him, speak of me as an occasional better, and only to a small amount."

"I don't see, Mr. Morley, exactly what you are driving at."

"No more did you see why you were backing that rotten favourite the other day; until you saw that much more money was got out of him than you invested. I like to give you my confidence fully, but I cannot unfold my mind to you before I have made it up myself."

This was all I could get out of Morley. I cracked my brains and a bottle of the best dry sherry in England, trying to fathom what he meant. I was to take my cue from Morley, inform Wardlaw, and then act for him as he directed; Morley keeping entirely in the background. By Jove! I had it. Morley intended to put the double on his partner, bring him to grief, and capture the whole business for himself. This was treachery—villany of the deepest dye. If I had not hated Wardlaw, and owed him one, my heart would have risen against it. "Confound it," I thought, as I was dressing in my comfortable rooms, "this is horrible. Partner against partner. Dog eating dog!" I strolled along Piccadilly, turned up Albemarle-street, and crossed Lansdown-passage on my way towards Rookleigh's quarters, where I was to dine. The more I thought of the job the less I liked it, but yet I asked myself, why should I hesitate? It was not my fault that, if there was honour among thieves, there was none among stock-jobbers. "After all," I concluded, as I knocked at Rookleigh's door, "what does it matter to me? There's six of one and half a dozen of the other. What scoundrels these tradespeople are!"

A few days later I was reintroduced to my old adviser, Wardlaw, at a City Club, of which he and his partner were members. I had proposed the Pigtail as a rendezvous, but Morley told me that cart-horses would not draw his severe partner to a place where people betted heavily on the odd trick. Wardlaw was very pleasant in his manner, knew me again directly, and spoke feelingly about the hard times of the panic, and I naturally did not explain my feelings towards him. I have

always believed, and will maintain now, that free open-hearted candour is essential to the character of a true gentleman, but I do not pretend that one is bound to exhibit all one's weak points to the enemy—and as an enemy I regarded the agreeable, but rather too patronising, Wardlaw. I soon took the measure of my new chief: he was a theorist, a man of systems and crotchets. I daresay his system of bearing stocks, which were rotten in themselves, answered well enough, so long as he met no "bulls" strong enough to corner him; but this was a different thing to betting wildly against a horse over whom he had no absolute control; but he was convinced, that the system which succeeded in one place would be equally sound if carried into another. I have seen many of these systematic speculators in my time. All of them won now and then, and heavily, but their systems generally ruined them in the long run. Why, I have seen fellows at Baden and Homburg, in the good old times, and only the other day at Monaco, adding their brains over books of averages—making a toil of a pleasure, and losing their money into the bargain. A wretched set of blunderers, who could not, or would not, see that no system can beat the steady percentage of the bank, any more than the best brains in the world can help a man on the Stock Exchange or the turf, unless he really knows something, not of what has been, but of what is about to be done. He played a sort of martingale against the favourites. His ignorance of horseflesh was, as Morley had told me, something wonderful, even for a half-bred fellow. He seemed to think they were mere machines, to be worked at will. Nevertheless, he, like all gamblers doomed to ruin, began well. By his orders I laid against the prominent favourites early in the season, and he won considerably, but on the first great three-year-old race he came to terrible grief. The settling was awful, but the money was forthcoming, and I cared about little else. On the Derby he made me make for him what I should call the worst book I ever saw in my life, and so it turned out. When the winner's number went up, Mr. Wardlaw had lost forty thousand pounds!

I am always open and above-board, and I do not mind owning that I felt a little anxious about the settling. I had won considerably of late, and had landed a nice stake on the race; but, if anything

went wrong with Wardlaw, I was in an awkward position. On Saturday night I got a note from my client, telling me to come to him on Monday morning and receive the amount of his losses.

Jim Barwell is not an impressionable person, I flatter myself, but I was horror-struck at the appearance of Wardlaw. The man was visibly aged, and his features wore an extraordinary look, as if he had committed a murder or some other crime.

"Very hard luck," was all I could find to say. He went to the safe, and was some time before he could open it, his hand shook so frightfully. At last it opened, and he counted out to me forty crisp bank-notes of a thousand pounds each. I drew a deep breath of relief, and pocketed them. Poor devil! he looked so thoroughly ill, I was anxious to be off; and when I got out of his office I felt as if I had stepped out of the Morgue. I think "the talent" were rather glad that day when I put in an appearance and settled all round.

Whatever Henry Morley wanted was achieved, that was certain, and I went to dinner with the clear conscience of one who has done his work well. The next morning I went to call on him, but found he was out of town, and later in the day heard of the panic in Mozambique, and the failure of the house. On Wednesday, Wardlaw had vanished, no one knew where, and by degrees the whole murder came out. The funds to pay my Derby settling had been raised on the securities of clients by Wardlaw himself, and the fall of Mozambique had exposed the whole affair and ruined the house.

I talked it over with the major, who was beautifully pathetic on the occasion, and drank a great deal too much arrack punch to my health, in congratulating me on getting so well out of a disagreeable scrape.

As for Wardlaw, I know no more than anybody else what has become of him, and, speaking as a man of the world, I cannot say I very much care. He ruined me, and flung me back into my old life. I have had the pleasure of assisting in his final demolition. We are quits!

"It's ready, is it?" said Mrs. Sheedy as she rose, reluctantly, after about ten minutes had elapsed, and shaking the ashes from the short pipe she had been sociably smoking, deposited it in a corner of the hearth for the use of the next comer. "God knows ye broke yer heart wid hurry, Tim Denehy, and me crawlin' up from th'

other end of th' islant to get ye to come for a customer.—Mrs. Denehy, ma'am," continued Mrs. Sheedy, addressing her hostess with marked politeness, and in a totally different tone, "Av a good armful of sthraw, an' a taste of a blanket, an' the weeniest ould pilla could be spared, the cryature 'd come down aisier in the cart, for she's mighty wake. She couldn't sit up sthrait av it was to get the Bishop's blessin' itself."

"Dear, dear! see that now," said the good Mrs. Denehy, as she collected the required articles; Tim venturing meantime to remark that, "not bein' a hay-then," he had already filled the bottom of the cart with straw. "To be sure it's a poor case to be dhragged out of the salt say; but what 'ud ail them all to stay at home, and not be goin' in thim murdherin' ships?"

"Come on, now, av ye're comin'," said Tim Denehy; "and do you, Mary, agra, keep a eye out for the docther; he'll be up by-'n-by, when the work is done, and maybe he'd look round by the time I'm back wid the poor thing."

Mrs. Sheedy climbed, with Tim's assistance, into the little cart, and it creaked away. As the sound died in the distance, Mrs. Denehy went out to tell the neighbours on what errand Mrs. Sheedy had come from the lonely fisherman's cabin at the other end of the island, where she lived with her son Terry.

"And so that is the end," said Richard Peveril, half aloud, and he replaced the second manuscript in the box, handling it carefully, because it was in his dead love's writing. His dead love! Her image came again freshly before him, and he flung himself once more on his bed, and buried his face in his arms in a new access of unbearable grief.

DAVY'S LOCKER.

It was quite dark when Mrs. Denehy, remembering that the strange gentleman had eaten nothing since morning, ventured to knock at the door and suggest "the laste taste in life of something which would be nourishin' agen the frettin'"; but receiving no answer, she entered the room, and found it all in darkness. Richard Peveril was once more sleeping from very weariness. She retreated quietly down the steep ladder-like stairs, and regained the kitchen.

After a while the creaking of the wheels of the cart was again audible, and Mrs. Denehy tidied the hearth, lighted a dip candle on the window-sill, and another on the wooden chimney-shelf, set the door open, and peered out into the cold stillness of the winter evening. She was alone; the habitual frequenters of the place were down on the beach, and the servant-girl, who was her factotum, had been despatched in search of Dr. Gossin, when Tim Denehy's cart stopped at the door.

"Is that yerself, Tim? And is she wid ye?"

"Bedad, she is, and I wish she wasn't, for if she's only saved from the say to die in th' ass-cart it'll be a bad job, and divil a taste of life there's in her this half-hour. Is there no one to help wid her but yerself, Mary? Where's Bride?"

"Gone for the docther. Don't mind, Tim, we'll manage her atween us. Neddy'll stand."

"Oh, yis, Neddy'll stand. Sorra a much else he's did since he left Terry Sheedy's. Is the bed ready?"

"Ready and waitin', wid clane sheets, and a whisky-jar full o' boilin' wather in it. Come, my jewel, lane on me thin, and on Tim there. That's it; sure ye'll be elegant immaiety."

With these encouraging words Mrs. Denehy aided her husband to lift out of the cart the almost senseless figure of a woman, wrapped in some heterogeneous coverings, of which a blanket formed a portion. They carried her into the house, a mere helpless burthen. She gave no sign of life beyond a low moan, and when they laid her on the clean bed in a little room hardly bigger than a cupboard, beyond the kitchen, even that ceased. Tim Denehy and his wife looked at her and at each other in alarm. The seemingly lifeless figure, in its shapeless clothing, fastened round it under the blanket with a fisherman's belt, was so gaunt and limp, the deathly-white face, with sunken temples and wasted cheeks, was so sad and terrible! A coarse linen cap, with a huge frilled border, the cherished property of Mrs. Sheedy, covered the head and partially hid the thick masses of raven-black hair, of which a few locks had escaped.

"Tim, Tim, she's dyin', or she's dead!" whispered Mrs. Denehy to her husband. "I wish to the Lord the docther was here. Look at the blue lips of her, Tim darlint, they're awful."

"I'll go for the strange jintleman," said Tim; "he'll be knowledgeable, an'll tell us what to do till Bride brings the docther.

Keep the hot wather to her feet, Mary, and rub her hands."

"I will, Tim, I will, and I'll say my prayers like mad too, for I'm sure she's goin'."

"Could I spake to yer honour?" said Tim Denehy, opening the door of Richard Peveril's room and peeping in. "It's all dark! (Mary, Mary, hand up the light here! Now go back to her, alanna.) I beg yer pardon, sir"—he shook Richard by the shoulder, and he started up—"but there's a young woman below, and we're frightened that she's goin'. She's one of the wrecked corpses, sir, only she was not dhrowned all out; and Terry Sheedy the fisherman, sir, at th' other end iv th' islant, picked her up in the say and tuk her home in his boat; only he couldn't come and tell it, sir, by raison iv breakin' his arm; an' it's only to-day his ould mother's come down, sir, an' I went up wid th' ass-cart, and we have her below now; but the docther can't be got, and we're afeard she's goin'. An' if ye'll come and look at her, sir, we'll be thankful to ye."

Richard Peveril got off his bed with only an imperfect and confused notion of what had been said to him. Of what was required of him he had a still more vague idea; but he followed Tim, who carried the dip candle, down the ladder-like stairs, across the kitchen, and into the little room where the figure lay upon the bed, with Mrs. Denehy on her knees beside it, rubbing the chill hands, and, as she had promised, saying her prayers "like mad."

That figure was not so lifeless as before. The head, in its grotesque covering, was turned towards Mrs. Denehy, and the large sunken black eyes were open, gazing vacantly at the woman's face, down which unconscious tears were streaming.

"This way, sir," said Denehy. "Mary, the jintleman's come; and he'll tell us, quite an' aisy—"

But the gentleman, catching sight of the large sunken black eyes, flung himself on his knees beside the bed, and cast his arms wildly about the helpless figure, with a wild cry of "Florence! Florence!"

Mrs. Denehy jumped up.

"Lord save us!" she cried; "he's gone mad!"

"The saints be praised!" said Tim, looking back into the kitchen. "Here's Docther Gossin and Father Pat, and Captain Craven; and av he is gone mad them three'll be able for him."

"I not only brought his full confession,"

Florence told her betrothed lover, when—not so many hours afterwards, as people who do not know the resuscitating power of happiness might suppose—she was sufficiently recovered to tell him her story in feeble whispers, while his head lay close to her lips as he knelt beside her, “but I brought back the papers themselves. He had not used them, partly because he had not had time, but also because he was seized with remorse when the deed was done. He knew, the morning after, that the sum he could raise on them would be quite unavailing, and your ruin vain. If he could have found a pretext, a possibility, he would have replaced them; but there was none, and he carried them about with him. At the last moment, when I detected him in his flight, he had not presence of mind to put them into my hands; indeed, he forgot them. But he meant to give them to me when he bade me bring ‘her’ to him. And he told me to ask you to forgive him. I said I knew you would. Oh, Richard! the miserable, miserable creature that he is in his solitude, his banishment, and his remorse! They need never want to punish him more than he is punished. The papers were in the box, with the copies I made of those cruel documents which told us all the truth. You must read them some day, Richard. But, when we were a little while at sea, I got nervous about their safety. The weather was bad, stormy, and dangerous; and the notion that we should be shipwrecked took possession of me. At all events, I thought, ‘I will save them, if I am saved;’ so I put them into a tin box, and got it soldered, and I covered it with an india-rubber sponge-wrapper, and kept it about me day and night. It was a foolish expedient, since you tell me the large box is safe; for they are gone, and I have come back to you poor, penniless, a failure—having brought you nothing of what I promised.”

“Hush, darling!” he said, and the awe of unspeakable gratitude was in his voice. “Let not such a thought cross your mind; the deep has given me up all the treasure I ask from it. Let it keep the rest, unnamed, henceforth!”

Her arm was laid over his neck; the broad silver bracelet upon it touched his cheek. He thought of that other bracelet which was hidden in his breast, and, with a shudder, of the arm it had been taken from—the arm for whose clasp some one, somewhere, was, doubtless, vainly longing. He would not shock her with the image, but he said:

“You have worn your bracelet all this time? You might have been identified by it.”

“No,” she said; “it is a very common pattern. I have seen scores of them. There was a lady-like girl on board who had one. She took a great fancy to me, and wanted to give it to me to make a pair. Poor bracelet! It is the one only thing of all the past that I have left.”

“Av ye plaze, sir,” said Tim Denehy, sidling into the room, “as it’s afther twelve, and Crissimis mornin’—more by token, here’s many happy Crissimisses to yerself and the mistriss—Mary makes bould to say that too much talkin’ isn’t good for dhrowned people; an’ she’s comin’ to take a shake down beside herself here, in case she’d be a little wake, or lonely-like, before mornin’. An’ I misremimbered, in the confusion that was in it, to give yer honour something that ould Biddy Sheedy found in the mistriss’s pocket whin she tuk the wet clothes off of her. She gev’ it to me, very pertickler, yer honour; but it wint out o’ my head till this minnit.”

So saying, Tim Denehy put into Richard Peveril’s hands the parcel, sewn in a sponge wrapper, which had escaped, when so much life and treasure went down into Davy’s Locker.

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